

PREFACE

Domestic work is an important source of employment for millions of people around the world. Domestic work is a highly gender-specific niche of labor market in Bangladesh. There are 10.5 million DWs of whom 90 percent are women both full time and part-time (ILO, 2018). Women are compelled to choose this profession and migrate from rural to urban areas because of some push and pull factors. Push factors are acute poverty, domestic violence, lack of work opportunities in rural areas, the pull factors being more work opportunities in the city or urban areas or higher income although DWs are mostly unskilled and learn their trade on the job. Employers of DWs are also mostly women who are in charge of domestic affairs at home due to traditional social norms and gender roles.

Unfortunately, in most cases the workplace environment for DW's is not always safe and secured. The recruitment process of domestic workers remains informal without any written service contract/ document. There is no fixed wage structure for them in Bangladesh. Their monthly income is under the poverty line; often they don't get wages in cash, but in kind in exchange of food and clothing; their wage is not regular, during COVID-19 many faced problem to receive their wage and many lost job. While majority of DWs take their wage by themselves, family members, middlemen or other family members take their salaries which not only disempowers them but limits their saving capacity, saving plan or control over their income. Even after working for years ,they don't become financially solvent.

The mode of financial transaction of workers with their employers and family is mainly in cash. Most of the DWs still do not have a bank account or mobile phone and sim card but rather use family/ husband's phone because of traditional gender norms. Thus, they remain out of formal financial banking system or digital financial services. Also, they are not covered under the Bangladesh Labor Act 2006 (amended in 2013) as domestic work falls under the Informal Sector category. Without legal provision to protect them and non-implementation of the Policy "Domestic Workers Protection and Welfare Policy 2015" for domestic workers, thus they are vulnerable to exploitation and abuse.

Being committed to gender equality and empowerment of women and girls, I am pleased that Manusher Jonno Foundation (MJF) is implementing a project titled "Shuchona Informal Domestic Workers in DFS" supported by Bill & Melinda Gates Foundation in Dhaka from November 2021. The project aims to introduce Digital Finance Services (DFS) to both female DWs and female employers for their wage digitization towards economic empowerment of DWs as well as reduce the gender gap. On the other hand female employers will also learn a formal way to pay salaries.

The purpose of the baseline survey executed under the project is to assess the digital literacy of domestic workers and employers, their interests and requirement for digitizing their wage transaction through a formal DFS channel. I believe that the findings will be very useful to achieve the results of the project especially in terms of knowledge and awareness-raising on DFS, access and use of DFS successfully.

I wish great success for the Shuchona project.

Thank you.

Shaheen Anam
Executive Director

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At the end, we remember the contribution of the respondents. Without their cooperation, this study could not be completed. In addition, we would like to convey our sincere gratitude to the research team who were involved in the whole process.

EXECUTIVE SUMMARY

Domestic work is one of the sectors in Bangladesh that host more than 10 million employees. It is a most deprived sector where 90 percent are women – mainly migrated from the rural to urban – who serve the houses to make the lifestyle easier for urban residents¹. A woman (employer) in a household administers the duties of women domestic workers and takes the responsibility to pay the monthly salary. Women domestic workers receive their wages in cash. They are out of the reach of the formal financial service sector, which again drops them behind to establish their control over income and empowerment. In this context, Manusher Jonno Foundation initiated ‘Shuchona’ a pilot project supported by Bill & Melinda Gates Foundation – to empower female domestic workers through a formal national financial digitization services.

A baseline study was conducted for the Shuchona project to illustrate the current situation of the target groups. The baseline study assessed the digital literacy of domestic workers and women employers, their interests, and the requirement for digitizing the wage transaction through a formal DFS channel. This study was conducted in five locations of the project in Dhaka city. It randomly selected 250 women (241 part-time and 9 full-time) Domestic Workers (DWs) and 250 Women Employers (WEs) to generate baseline insights about the target groups. The study also applied qualitative methods (FGD, KII, case study) to collect in-depth insights from the target groups and relevant stakeholders. The highlights of the baseline findings are stated below:

Domestic worker segment: The socio-demographic feature of domestic workers illustrates that – out of 250 DWs, 59 percent were young up to 35 years, 76 percent didn’t attain formal education, 87 percent were married and the median family size was four who resided together in Dhaka city. Most of them (96.4 percent) serve for part-time (daily task-based and time-slot based) domestic work, and 76 percent serve multiple houses daily with a maximum of 7 houses. Most importantly, 4 percent of DW do not possess a NID, and 96 percent of them had the NID which is a prerequisite of major national services in Bangladesh.

Amongst the total, 67 percent of DWs had a **personal mobile phone** while 91 percent of them own feature phones. They use the phone of neighbours and relatives, and nearby shops to meet their communication needs. Only 19 percent of DWs had the **MFS account** on their personal phone, out of which 63 percent of DWs had full control of it. DWs who had MFS in personal phones were mostly used for cash-in, cash-out, and mobile recharge. Again when they need the MFS for transactions of money, they seek assistance from nearby shops, neighbours, and relatives. Most importantly, 36 percent of DWs cited that they didn’t use the MFS account at all.

The findings indicated that all of the DWs who were interviewed currently receive salary directly from the employers, 99 percent in cash and 1 percent in MFS account. While they were asked about the MFS adaptation, 92 percent of **DWs expressed comfort with cash salaries** due to two main reasons - lack of phone operations capacity and inconvenience to withdraw money during any emergency. Out of the total, 44 percent DWs strongly said they want salary in cash. In terms of payment of MFS transaction cost, 50 percent of DWs stated employer should pay those fees as their income is very limited, only 7 percent expressed willingness to pay the fees. All of the full-time employees who were interviewed (n=9) mentioned that they currently receive their salary in cash directly from employers. In-future they want the salary in cash, but in any case, if they adopt MFS then the employers should pay the transaction cost.

¹ https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-jakarta/documents/presentation/wcms_617648.pdf

There is a **severe gap in capacity** among DWs on the operations of mobile phone inboxes which is important to operate feature phone-based MFS accounts. Similarly, they had very limited capacity to operate the MFS account, only 16 percent of DWs can operate the MFS account to a limited scale predominantly for cash-out, cash-in, and mobile recharge. For keeping a record of income, expense, and savings – mostly (89 percent) practice memory-based journals. They take help mainly from husbands to track their financial records.

Their monthly average **family income and expenditure** were almost the same BDT 13,265 and BDT 13,002 respectively. Around 90 percent of domestic workers earn up to BDT 5,000 with a mean of BDT 3,940. They had to contribute almost the income (BDT 3,747) they generate monthly from domestic work for the essential family expenses, as a result, they could save a very limited amount which was BDT 236 monthly. Noted that only 19 percent of them cited they could save, the rest of 81 percent could save money from their income. Amongst the full-time DWs, the monthly average income from domestic work was BDT 4,344 which was approximately 10 percent higher than the part-time DWs. The monthly savings amount was almost the same between these two groups.

Most of them **found their job** on their own try, through relatives and neighbours. Same nature were observed for both of full-time and part-time DWs. Only 5 percent DWs (part-time) found jobs with the help of a middleman. Most of them (86 percent) experienced regular salaries from their employers before COVID-19. During the COVID-19 lockdown, only 56 percent experienced regular salaries. Noted that 18 percent of DWs had to lose their job due to the COVID-19 pandemic. For adaption to the sudden shock, 76 percent DWs had to encounter livelihood problems, many of them had to reduce daily meal frequency (43 percent), and had to take a loan (51 percent). Salaries were regular for all full-time DWs before COVID-19, but 33 percent of them faced irregularity in getting salary during COVID-19 pandemic.

In terms of **decision-making practice** on expense of money earn by domestic workers, familial income and expense plan, familial savings plan, and purchase of goods or properties – a joint decision-making practice (between DWs and family members) was observed for more than 60 percent of DWs. In terms of **well-being**, 14 percent of DWs mentioned their employers happily grant leave, further 56 percent grant leave when needed. However, 44 percent of women employers get dissatisfied while asking for leave. Similar responses were observed for full-time DWs (n=9) regarding leave issues, the majority of DWs (67 percent) stated that they can take leave when needed, and 22 employers grant leave happily.

Regarding **space allocation**, DWs stated positive responses, e.g., 64 percent WEs allocate space for rest when needed. Some of WEs (24 percent) cannot allocate due to space shortages in their house. For full-time DWs (n=9), 78 percent of employers allocate space for rest when needed, and 11 percent had dedicated space. More than two-thirds (79 percent) DWs mentioned that they didn't face any problems or harassment at the workplace. But, the rest of the DWs cited - some sort of harassment they had to face such as anger, and physical and mental abuse. All of the full-time DWs who were interviewed cited that they didn't face any type of harassment or problem at their workplace.

Women employer segment: While the assessment was conducted with Women Employers (WEs), their socio-demographic features of them indicated that – 62 percent of WEs were young up to 40 years, 17 percent of them had no formal education and 83 percent had educational attainment secondary and above, 92 percent WEs were housewives, almost everyone (98 percent) had the NID, and the median payment of wages for DWs was BDT 1,500.

Most of them (82 percent) had personal access to **mobile phones**, while 53 percent were feature phone users. Amongst the total, 31 percent of WEs had MFS accounts on personal phones. Whereas, 26 percent of them had no MFS account. WEs who had no MFS account on personal and or family

phones, meet the MFS requirement from the nearby shops and through the assistance of relatives. Noted that 40 percent of WEs didn't use MFS at all. The usage of MFS was limited to cash-out, cash-in, and mobile recharge. Almost all of WEs (99 percent) **pay salaries** directly to their DWs in cash. WEs mentioned that only in 2 percent of cases, they pay salaries to their DW's husband and familial MFS account. Out of the total, 91 percent of WEs expressed their comfort to pay wages in cash. WEs were concerned that most of the DWs had limited knowledge of MFS operations, so it might create further trouble for DWs in managing their wage. However, 81 percent of WEs stated that they are willing to pay the MFS transaction cost if they adapt the MFS.

In terms of **capacity**, around 50 percent stated that they can operate the mobile phone inbox (can read, send and write SMS), and 48 percent amongst total stated they cannot operate the MFS account in any way. They seek assistance mainly from husbands and sons to operate the phone and MFS account, and daughters to some extent.

Women employers **hire the DWs** with the help of neighbours, relatives, and other DWs who are known to them. Before COVID-19, 94 percent of them were able to pay salaries to DWs regularly. Whereas, during the COVID-19 pandemic the ratio was 64 percent. Regarding the **well-being of DWs**, 35 percent of WEs stated that they grant leave happily to their DWs, whereas, 31 percent WEs stated dissatisfaction and mention DWs take leave without notice. Regarding space allocation, 82 percent of WEs claimed they allocate space for the rest of their DWs when needed. Some of WEs cannot allocate due to space shortages in their house.

Recommendations: Based on the baseline findings, it can be recommended that the program can undertake the following action points to achieve the goal and outcomes, which are further elaborated on in the recommendation section of this report.

- Training methodologies and instruments for DWs and WEs – should be developed taking into account their age and level of education.
- Put a strong effort to enhance the willingness and comfort to adapt the MFS by the DWs and WEs for the transaction of wages digitally.
- Besides the MFS account operations capacity, provide mobile phone operations capacity building services to both of DWs and WEs – particularly on the operations of inbox for reading, sending, and writing money transaction SMS.
- The program can work to enhance the income of DWs to multiply savings opportunities and appropriate ways for maintaining a financial diary for the low-literates.
- Women employers can be sensitized to support the well-being of DWs as per the DWPWP-2015, at the same time DWs can be equipped with knowledge on how to maintain well-communication with WEs.
- Provide attention to the beneficiary end to motivate them for getting a National Identification (NID) card who don't have, at the same time work with the MFS providers and relevant departments of government to assist DWs for faster delivery of NID.

Besides the above-mentioned issues, develop trust among DWs and WEs on the use of MFS, address who will pay the MFS transaction cost, address the incidence liabilities if any DWs or WEs face after adaptation of DFS, and equip both groups with appropriate knowledge and skills for a transition from cash to MFS based salaries.

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ACRONYMS

CS	Case Study
DFS	Digital Financial Services
DW	Domestic Worker
DWPWP	Domestic Workers Protection and Welfare Policy
FGD	Focus Group Discussion
KII	Key Informant Interview
MFS	Mobile financial services
NGO	Non-Government Organization
NID	National Identification Number
USD	U.S. Dollar
WE	Women Employer

Currency exchange rate applied in this report: US \$1= 86.2 BDT

1.0 INTRODUCTION

1.1 CONTEXT OF THE PROJECT

Domestic work is an informal employment option, particularly for women in Bangladesh. More than 10 million where 90 percent are women – serve this sector to care for the household chores of employers in urban settings (ILO, 2018). According to the Domestic Workers Protection and Welfare Policy (DWPWP) 2015, Domestic Worker (DW) is defined as the individual who are recruited through verbally or written agreement for part-time or full-time by the employer to full-fill the domestic works of the employer’s household². Cleaning, cooking, dishwashing, laundry and ironing, and children and elderly caring are the services they provide. They often find employment directly by contacting employers, sometimes take help from neighbours, relatives, and even middle-men. They get employed in diverse modalities, e.g., task-based work, time-based work, full-time, and reside at the employer's house.

Most of them are migrants from rural to urban to find income opportunities due to acute poverty and familial and social vulnerability. They are mostly unskilled and intend to acquire skills on the job. Even they migrate to urban and metro areas for better income – however, they seldom can generate sufficient income for a better livelihood. Income insufficiency again pushes them into economic vulnerability, where they struggle to meet the basic needs in the costly-living cities within their limited income boundary.

This segment currently hosts a million women employees who make the lifestyle easier for urban residents. However, they are unrecognized, and their income is un-counted in the GDP. It is promising that the Government of Bangladesh adopted the Domestic Workers Protection and Welfare Policy (DWPWP) in 2015, but unfortunately, it remains unimplemented so far (MoLE 2015). There is no regulatory framework to facilitate a standard minimum wage, work hours, and economic well-being to protect this segment from further vulnerabilities and exploitation. Besides, the recent COVID-19 pandemic pushed them into shocks further. Many of them already experienced irregular salaries from employers and even lost employment.

Despite the countrywide growth of digital technologies and rapid expansion of financial inclusion efforts through mobile banking, the inclusion of domestic workers into the formal financial channel again lags. Most domestic workers receive wages in cash and in-kind in exchange for food and clothing. Some of them preserve their income with employers. They collect it before an occasion, e.g., when traveling to their home districts, during a family emergency, and during a festival. Sometimes their husband, other family members, even the middlemen collect cash salaries from the respective employers on behalf of a domestic worker. The hand-to-hand cash payment culture traps domestic workers in financial disempowerment and insecurity as they cannot save money and are unable to make long-term financial plans. On the other hand, a woman (employer) in a household administers the duties of domestic workers - who takes the responsibility to pay the monthly salary on behalf of that household. But, a limited number of women employers do not own a DFS account which influences the cash payment practice for domestic workers.

² https://idwfed.org/en/updates/bangladesh-cabinet-clears-draft-policy-to-protect-domestic-workers-rights/bangladesh_dw_policy2015_adopteddoc.pdf

1.2 ABOUT THE PROJECT

Based on the country context, Manusher Jonno Foundation (MJF) initiated the “Shuchona” project – which aimed to empower domestic workers (women) by introducing digital Financial Services (DFS) in the wage payment system. This project is supported by Bill & Melinda Gates Foundation, for the period November 2021 to April 2023. This project intended to work with women domestic workers, women employers, and relevant stakeholders to facilitate the integration of DFS for wage payment. As a result, domestic workers will feel empowered financially and lift their self-esteem. Wage payment through the DFS channel will serve as evidence. So that domestic workers will feel – there is formal recognition of their job through the digital payment system. It can reduce the non-payment or delayed payment of wages – domestic workers face sometimes. The inclusion of women employers in the DFS system will eventually empower them. In specific, this project will meet the objectives and outcomes stated below:

Project objectives: a) To reduce the gender gap between men and women in the use of mobile services; b) To encourage both the employees and employers to use mobile financial services; c) To develop the capacity of domestic workers for managing their wages in a formal, accessible manner and empower them financially; and d) To motivate the mobile financial providers to give special discounts to those who will use their services.

Expected outcomes: a) Domestic female workers and female employers have access to and usage of the formal digital financial system; and b) Female domestic workers have control over their wages, have more bargaining power, and ability to save.

Geography and target: This project is targeted to reach 4,000 women domestic workers and 3,500 women employers in five locations of Dhaka metropolitan city, e.g, Mohammadpur, Mirpur, Gorahan, Keranigonj, and Kamrangirchar.

1.3 ABOUT THE BASELINE STUDY

Before the field execution, Shuchona project intended to illustrate the baseline situation of the target groups. The main purpose of this baseline study was to assess the digital literacy of domestic workers and employers, their interests, and the requirement for digitizing the wage transaction through a formal DFS channel.

Specific objectives of the baseline study

- To know the state and nature of problems of domestic work and workers in the informal sector in Dhaka city, particularly in terms of wage transaction, savings and economic empowerment of DWs, and job nature (part-time, full-time);
- To know digital or technological knowledge of women DWs and women employers in-terms of the use of mobile phones, and digital financial transactions such as Bkash, Rocket, Nagad.
- To identify and select 4,000 women domestic workers and 3,500 women employers as primary beneficiaries and their residential areas in Dhaka city to select project working areas including public and private stakeholders, DW networks.

2.0 METHODOLOGY

2.1 APPROACH, LOCATION AND DURATION OF THE BASELINE STUDY

The baseline study applied a mixed-method approach – combining quantitative and qualitative methods. It includes – the project documents review, questionnaire survey, Focus Group Discussion (FGD), Key Informant Interview (KII), and Case Study (CS). The qualitative data was collected for an in-depth understanding of particular issues and triangulation with the quantitative findings.

The coverage of the survey areas (data collection) were five locations of Dhaka metropolitan city, e.g, Mohammadpur, Mirpur, Gorahan, Keranigonj, and Kamrangirchar. The study was conducted for the period from February-April 2022. However, the field level data were collected in the month of March 2022.

2.3 DEVELOPMENT OF DATA COLLECTION INSTRUMENTS

The study was conducted with project beneficiaries (women domestic workers, women employers) and relevant stakeholders (project staff, MFS providers, development practitioners, and government officials).

At the initial stage, project documents and relevant materials were collected and reviewed for developing data collection instruments based on the project concept, result framework, and objectives of the study. Two separate structured questionnaires were developed for the survey with project beneficiaries. In addition, a separate checklist was prepared for qualitative assessment with beneficiaries (FGD and Case study) and stakeholders (Key Informant Interview).

The tools were developed in English and then translated into Bangla for the execution of the study in the field. Survey questionnaires were transferred into the online platform (KoBo toolbox) for the collection of data using mobile phones. Necessary quality assessment protocols were applied to ensure the functionality of the online data collection platform.

2.4 EXECUTION OF DATA COLLECTION ACTION

A ten-member team with a combination of educational background and field experience was formed for data collection from the field, everyone was female. A two-member male team was formed for field supervision and quality assurance. Before the formal launching of the data collection action, a daylong orientation was provided to data enumerators and field supervisors – using both printed questionnaires and KoBo toolbox instruments. Qualitative instruments were also introduced to them in the orientation session. The key members of the research team provided the training and clarified every question asked by the data enumerators. In addition, the orientation sessions covered the project overview, purpose of the baseline study, methods for identification of respondents, data collection process, data protection, quality control, and other administrative issues.

All sorts of sensitive information obtained by any means were treated confidentially. Personal, confidential, and other sensitive information have not been disclosed to unauthorized persons. All efforts were engaged and invested in ensuring the maximum quality of data. To ensure data quality real-time checking, spot-checking, and sudden checking actions were followed.

2.5 QUANTITATIVE DATA COLLECTION

A simple random sampling technique was applied for the selection of respondents. Partner organizations of Manusher Jonno Foundation assisted to identify the survey populations. Both domestic workers and employers were randomly selected and interviewed at their respective houses. The total number of samples was determined using the following formula:

$$\text{Sample Size} = \frac{\frac{z^2 \times p(1-p)}{e^2}}{1 + \left(\frac{z^2 \times p(1-p)}{e^2 N}\right)} \times (\text{Design Effect})$$

Population Size = N [Women Domestic Workers- 4500 and Women Employers- 4000]

Margin of Error = e (5%)

z-score = z (If confidence level 95%, score will be 1.96)

Design Effect= 0.70



The formula helped to determine the sample size, i.e., 249 Women Domestic Workers (DW) and 246 Women Employers (WE). The sample size was rounded-up, and a total of 250 samples were determined for each group. The sample was further distributed in five locations equally, i.e., $(250 \div 5) = 50$ Women Domestic Workers, and $(250 \div 5) = 50$ Women Employers.

2.6 QUALITATIVE DATA COLLECTION



Participants for qualitative assessment were selected purposively to ensure relevant stakeholders are included in this study. FGD, KII, case studies were collected as a part of the qualitative assessment. A total of five FGDs were conducted and 37 domestic workers actively participated in the discussion. Five FGDs were conducted with 30 women employers. In addition, five cases of domestic workers were collected. Besides, a total of eight KIIs were conducted to get the perspectives and views of relevant stakeholders.

2.7 DATA MANAGEMENT AND ANALYSIS

After completion of every survey, the responses were reviewed in real-time to ensure quality and action, where necessary. After completing the survey, all data was cleaned, labelled, and prepared for analysis. Cleaned data was imported into STATA statistical software, cross-checked the data accuracy, and consulted with raw data further to correct the entry errors where needed. Relevant variables were re-coded into groups, and multiple responses were divided and organized meaningfully into standard nature. Tables of results were generated using STATA and all the graphs were generated using simple spreadsheets. Qualitative data were transcribed and sorted under each of the key questions. It was analysed and integrated with the survey results to provide deeper insights on particular responses where relevant.

3.0 FINDINGS

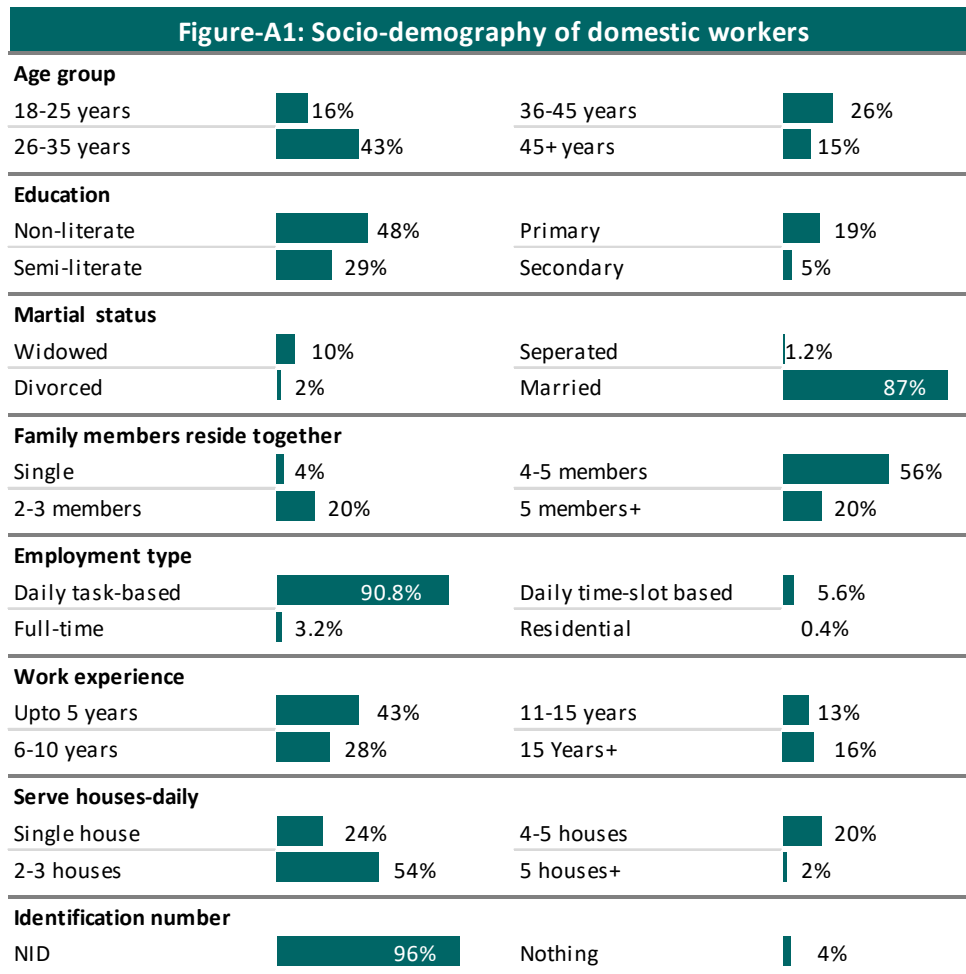
DOMESTIC WORKER (DW) SEGMENT

3.1 SOCIO-DEMOGRAPHY OF DOMESTIC WORKERS (DW)

The baseline study observed socio-demographic features of women domestic workers (N=250). It includes age, education, marital status, family size, employment type, work experience, houses serve daily, and the existence of a national identification number.

The primary findings indicated that the **age of DWs** varies from 18 to 60 years. The median age of DWs was 35 years. Three-fifths (59 percent) of DWs were young (18 to 35 years), and two-fifths (41 percent) were aged 36 years and above.

The study analysed the **education level of DWs**. Approximately half of them (48 percent) were non-literate, i.e., this group of DWs cannot read and write; semi-literate was 29 percent DWs, which means they can sign or read or write at a basic level. These findings revealed that more than three-quarters (76 percent) of DWs didn't attain formal education. Only 5 percent of them had a secondary level of educational attainment. The rest of the 19 percent DWs attended primary grade education only.



The **marital status of DWs** indicates, the majority of DWs (87 percent) were married, and the rest of 13 percent were widowed, divorced, and separated. While exploring – how many **family members** of a DW reside together in Dhaka – more than half of DWs (56 percent) mentioned they 4-5 family members reside together in Dhaka. Only 4 percent of them were living single. The median family size was 4, ranging from 1 to 11 members.

The study assessed the **type of DW's employment**. They work as part-time (task or time-slot-based) or full-time employees (live in their own managed house or employers' house). The survey results indicated 96.4 percent DWs work part-time, and only 3.6 percent work as full-time employees.

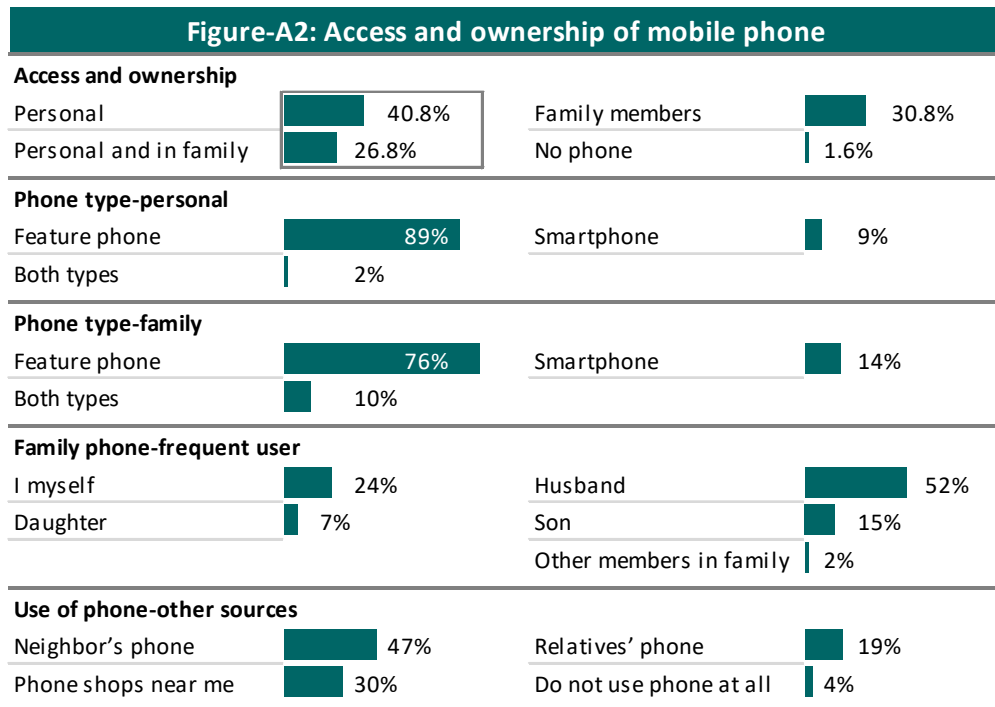
The study analysed the **service length of DWs**. The median service length was 6.5 years, ranging from 1 to 30 years. The 43 percent of DWs got engaged in this occupation for five years and below. The service length for the rest of 57 percent DWs had more than five years.

The study identified how many **houses a DW serves daily** - a quarter of them (24 percent) provide services to a household. The majority (three-quarters) of DWs provide services to multiple houses, where the maximum was seven daily.

For financial inclusion, DWs need a **National Identification Number (NID)**. The primary findings illustrated that 96 percent of DWs had NID, but only 4 percent of them did not own NID.

3.2 ACCESS TO THE MOBILE PHONE

Access to the mobile phone is one of the key ingredients to promoting wage digitization for domestic workers (DWs). The study identified two-thirds (67 percent) of DWs had a **personal mobile phone**. Amongst them, 91 percent DWs use a feature phone.



A further 30.8 percent DWs had access to **family-based mobile phones**, out of which 86 percent were feature phones. Husbands (52 percent) mainly use that phone. In 24 percent of cases, DWs by

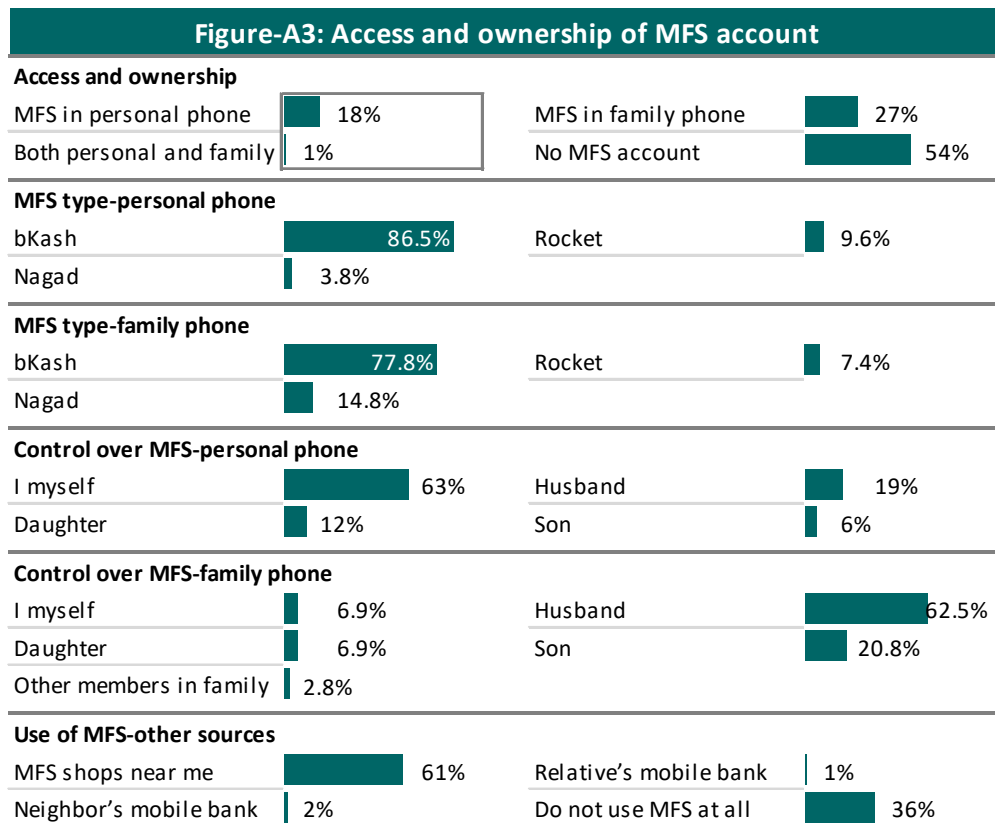
themselves use the family-based phone. It means there is a chance that 91 percent (67 percent + 24 percent) DWs had full access to mobile phones. Only 1.6 percent of DWs had no access to personal phones or family-based phones.

DWs who didn't have personal access - use neighbours' phones (47 percent), phones at the shop (30 percent), and relatives' phones (19 percent). Noted, 4 percent of DW do not use phones at all.

3.3 ACCESS TO AND USAGE OF MOBILE FINANCIAL SERVICE (MFS)

3.3.1 Access and ownership of MFS account

Only 19 percent of DWs had the MFS account on their phones, out of which 63 percent of DWs had a full-control, 37 percent had MFS accounts controlled by their family members. Amongst total DWs, less than half (46 percent) had MFS accounts on personal and family-based phones, and 54 percent had no MFS account. The husband mainly controls the family-based MFS account. In the case of full-time DWs, 67 percent had the MFS account either in personal and family phone, the rest of 33 percent had no MFS account.

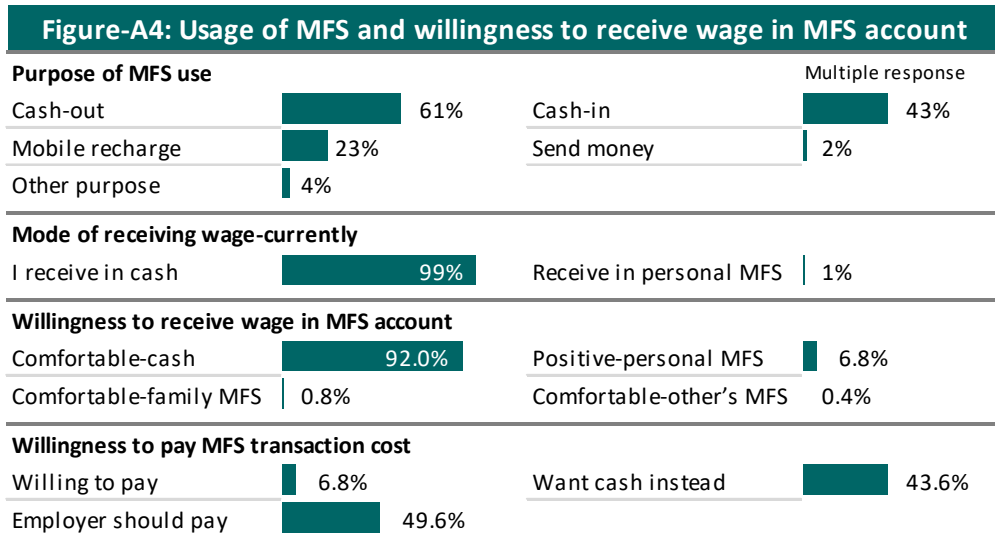


Both in personal and family-based phones, bKash was at the top of MFS account types, Rocket and Nagad were the other two types of MFS accounts operated by the DWs and their family members. DWs who didn't have any MFS account, 64 percent visit nearby shops, neighbours, and relatives to use the MFS. The rest of 36 percent (which is 20 percent of the total) DWs do not use MFS.

3.3.2 Usage of MFS and willingness to receive a wage in an MFS account

DWs prominently used three services of MFS those were: cash-out (61 percent), cash-in (43 percent), and mobile recharge (23 percent). All of the DWs mentioned that they currently **receive salary directly from the employers**, amongst them 99 percent receive salaries in cash. Only one percent DWs reported they receive wages through MFS. Likewise, the all of the full-time employees (n=9) stated that they currently receive their salary in cash directly from employers.

The **willingness to receive wages in MFS and payment of transaction costs** – was also checked during the interview with DWs. Only around 7 percent of DWs expressed their willingness to accept salary in a personal MFS account. In contrast, more than 90 percent expressed comfort with cash salaries. In the case of full-time employees (n=9), all of them wanted to draw salaries in cash. Participants in the qualitative assessment expressed their strong disagreement to receive a salary in the MFS account. Two reasons worked behind – they can’t operate the mobile phone adequately, and they feel they won’t be able to meet emergency expenses if it is deposited into the MFS account. They have to face hassle, have to cash out first, and spend where needed – because the payment receivers might not have the MFS account.



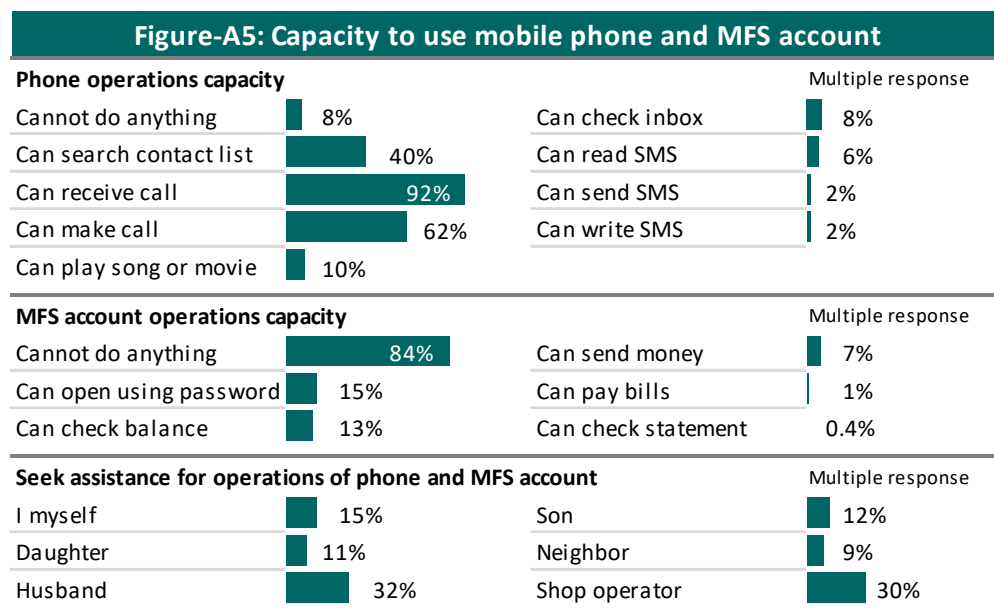
When the **payment of transaction costs** came into the discussion, 43.6 percent of DWs reiterated that they want salary in cash. Only 7 percent were willing to pay the transaction cost. The rest half of the DWs mentioned the employer should pay the transaction costs. All of the full-time employees argued that in any case, if they adopt MFS then the employers should pay the transaction cost. During the qualitative assessment with DWs, they argued that their income is very limited that’s why they are not willing to pay the transaction cost. If they are asked to pay the transaction cost it will be an additional expenditure item for them within the limited income set.

3.4 CAPACITY AND KNOWLEDGE

3.4.1 Capacity to use mobile phone and MFS account

DWs are prominently capable to use three **operations of phone**: receive calls (92 percent), make calls (62 percent), and search contact list (40 percent). Only eight percent DWs reported they are unable to operate their phone at all.

While **MFS account operations capacity** was analysed, 84 percent reported their inability to operate the MFS account. Among the rest, the percentage of DWs who can open MFS accounts using password, check balance, and send money ranged from 7-15 percent. Only 15 percent claimed they do not need assistance from others to operate MFS account. Since the majority of DWs cannot operate MFS, they take **assistance from others**. Nearly a third of DWs take help from shop operators for operating MFS. Assistance from family members (e.g., son, daughter, and husband) was also observed among a significant number of DWs.



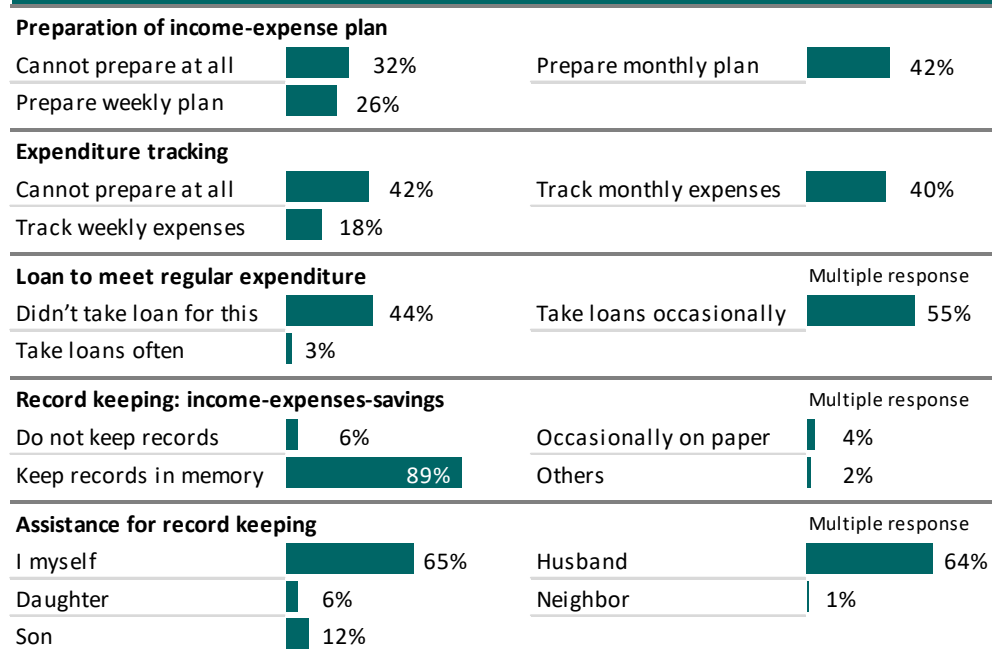
3.4.2 Financial literacy of domestic workers

While exploring the status of financial literacy with DWs, one-third of DWs (32 percent) stated they are unable to prepare the income-expense plan, further 42 percent said they cannot track expenses as well. On the other hand, more than two-thirds (68 percent) of DWs declared they prepare expense plans either monthly or weekly, but tracking their expenses (weekly, or monthly) was noted by 58 percent of DWs.

In line with planning and expenditure tracking, DWs were asked if they take a **loan** to meet their regular expenses. In response to that more than half of DWs noted they have to take loans either occasionally (55 percent), or often (3 percent).

In terms of keeping a record of income-expense-savings, a significant percentage of DWs argued they keep record in memory whilst only 4 percent claimed they note it down on paper- that too occasionally not regularly. Nearly two-thirds of DW claimed they keep the track of their own income-expense and savings by themselves. However, DWs also take assistance from their family members, mostly from their husband (64 percent).

Figure-A6: Financial literacy of domestic workers



3.5 EMPOWERMENT AND CONTROL OVER WAGE

3.5.1 Income, expense and savings

The monthly average **family income** of DWs was BDT 13,265 in contrast to **family expense** at BDT 13,002. The range for domestic workers' family income was from BDT 1,000 to BDT 30,000 per month. An almost similar range was observed for family expenses (BDT 2,000-30,000) as well. In general family income and expense is almost similar for DWs. The amount they earn as a family, all of it is usually gets spent monthly.

One-third of domestic workers' (35 percent) noted their family's monthly income is below BDT 10K (approx. USD 116), and family's monthly expense above BDT 10K (approx. USD 116) was reported by almost two-thirds of DWs (64 percent). During the qualitative assessment, participants mentioned that after getting salary they spend almost all of their earnings for their family requirements. Such as house rent, food cost, children's educational expenses, and purchasing of daily requirements.

The study identified 78 percent of domestic workers' **earnings** was up to BDT 5K per month (approx. USD 58), and on an average DWs earn BDT 3,940 per month (approx. BDT 45). Ranging from as below as BDT 600 to a maximum of 16,000. The part-time DWs earn an average BDT 3,926 in ever month from domestic work, whereas the full-time DWs earn only 10 percent higher than them (BDT 4,344 in every month).

While 84 percent of DW have no **other sources of income** than domestic work, rest of the 16 percent were involved in the retail grocery business, retail vegetable business, and had a street shop for to sell seasonal flapjack. On an average they earn BDT 1,195 (approx. USD 13) per month from these sources. Noted that no full-time DWs were engaged with other income opportunities.

All of the interviewed domestic workers **contribute to their families** from what they earn. The majority of them (80 percent) contribute up to BDT 5K for the family's monthly expenses. Findings indicate that

domestic workers contribute almost the full amount for family expenses from what they earn (average income BDT 3,940 versus average contribution BDT 3,747).

Figure-A7: Income-expense-savings of domestic workers

	Upto Tk. 5K	Tk. 5K-10K	Tk. 10K-15K	Tk. 15K+	Mean (Tk.)
Family income	7%	28%	39%	26%	13,265
Family expense	6%	30%	41%	23%	13,002
Income from domestic work	78.8%	20.4%	0.4%	0.4%	3,940
Income from other sources	10%	7%	2%	1%	1,195
Contribution to family expense	80%	19%	1%	0%	3,747
	Upto Tk. 500	Tk. 500-1K	Tk. 1K-1.5K	Tk. 1.5K+	Mean (Tk.)
Savings by domestic workers	10%	4%	0%	5%	236

While 81 percent of DWs cannot **save any money** at the end of the month, the rest of them on average saves BDT 236 per month. One in every ten domestic workers saves up to BDT 500, whereas only 5 percent are found who can save above BDT 1.5K monthly. The monthly savings amount was almost the same between the part-time and full-time DWs.

DWs identified a few **reasons** which work behind their inability to save. While the majority of DWs mentioned their family’s expenditure is higher than the family’s income, at the same time, 10 percent identified not making the income-expense plan as a reason for being unable to save. This issue was also identified during the qualitative assessment. Domestic workers stated at present house rent is higher than earlier- so it is very hard for them to bear the house rent cost. They added meeting the educational expenses of children, and food costs maintaining nutritional requirements has also been difficult for them considering the amount they earn. All of these- as a result makes it challenging for them to save.

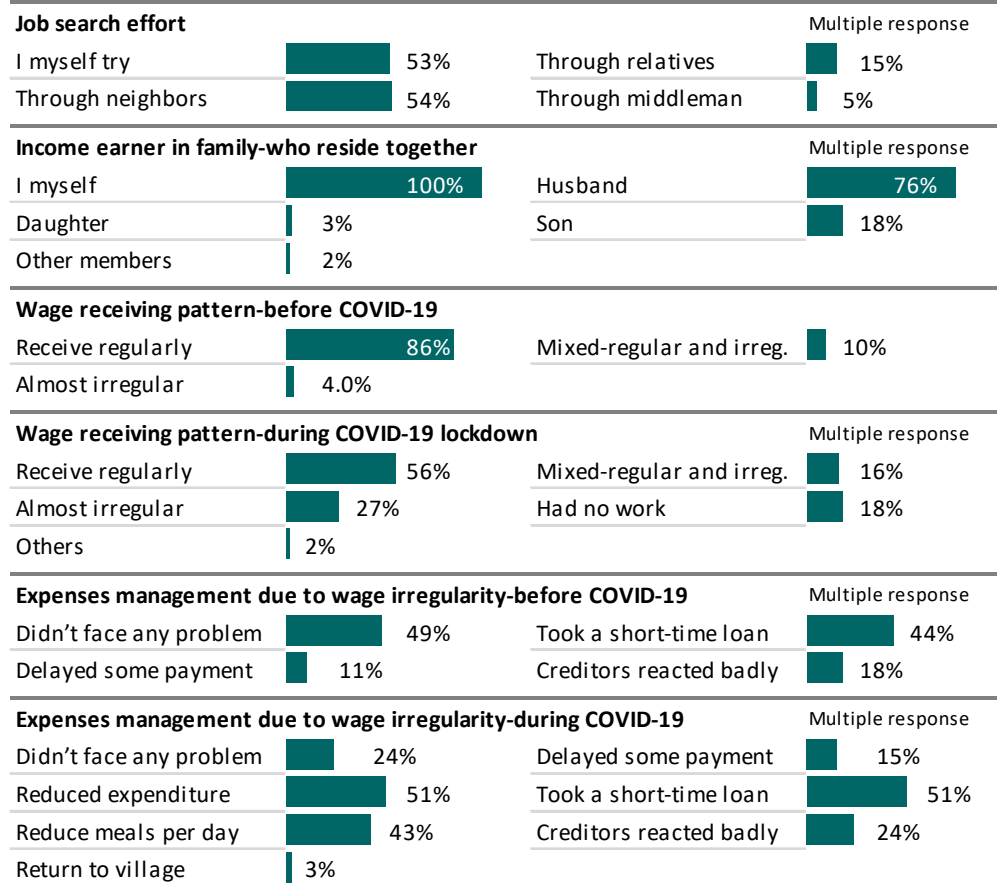
3.5.2 Management of income and expenditure

Domestic workers identified they opt for multiple sources while looking for work. More than half of DW tries to source jobs through their neighbours (54 percent), and by themselves (53 percent). Taking help of a middleman for finding a job was observed among 5 percent of DWs, all of them were part-time employees. Full time DWs were mainly dependent on their own try, neighbours and relatives. They shared the challenges they face to get a job during the qualitative discussion. For example, poor salary considering work load/volume of work, suitable time adjusting between own family’s work and employer’s work schedule, distance to working place were some of the major issues. They often have to leave the job after one month if the employer does not behave well, if the employer gives excess work, or if provides less payment than what was agreed.

Most of the DW (86 percent) stated they get salaries regularly from their women employers when they were asked about their wage payment pattern. Irregularity in receiving salary was observed only among the rest of the 14 percent.

The findings for the COVID-19 lockdown period indicate a different scenario in terms of drawing a steady salary where 18 percent of DW reported they had no work during that time. Just over half of DW (56 percent) got payment from their women employers regularly, and the rest of the DWs faced irregularity in payment. Salaries were regular for all of full-time DWs (n=9) before COVID-19. But there were 33 percent of DWs who faced irregularity in getting salary during COVID-19 pandemic.

Figure-A8: Income-expense management



Considering the irregularity in wages during the COVID-19 lockdown period, DWs were further asked to share what measures they took to manage their expenses at that time. Reducing expenses, and taking short time loan was noted by more than half of DW (51 percent respectively). Another 43 percent adopted the situation by reducing daily meal intake frequency. However, according to a quarter (24 percent) of DWs, they did not have to face any problems.

Domestic workers mentioned during the qualitative discussion that most of the employers gave them one month's salary even though they could not work due to lockdown. Some employers also provided food items. However, DWs shared that they had to reduce food intake to address their vulnerable situation at that time.

3.6 DECISION-MAKING PRACTICE AND CONTROL OVER WAGE

Decision-making practices on various aspects were investigated. Issues like decision regarding the expense of DW's own income, financial planning, and purchase of goods and properties- was discussed with the DWs. The analysis indicates that DWs have mixed decision-making experience. On average approximately 23 percent were relatively independent. The rest of them had some dependency on their family members due to men governing the decision-making practice in their household. Majority of them pointed out that these decisions are usually made jointly between them and family members. Full dependency on family members, or having less participation in the decision-making process were observed among 6 to 9 percent of DWs.

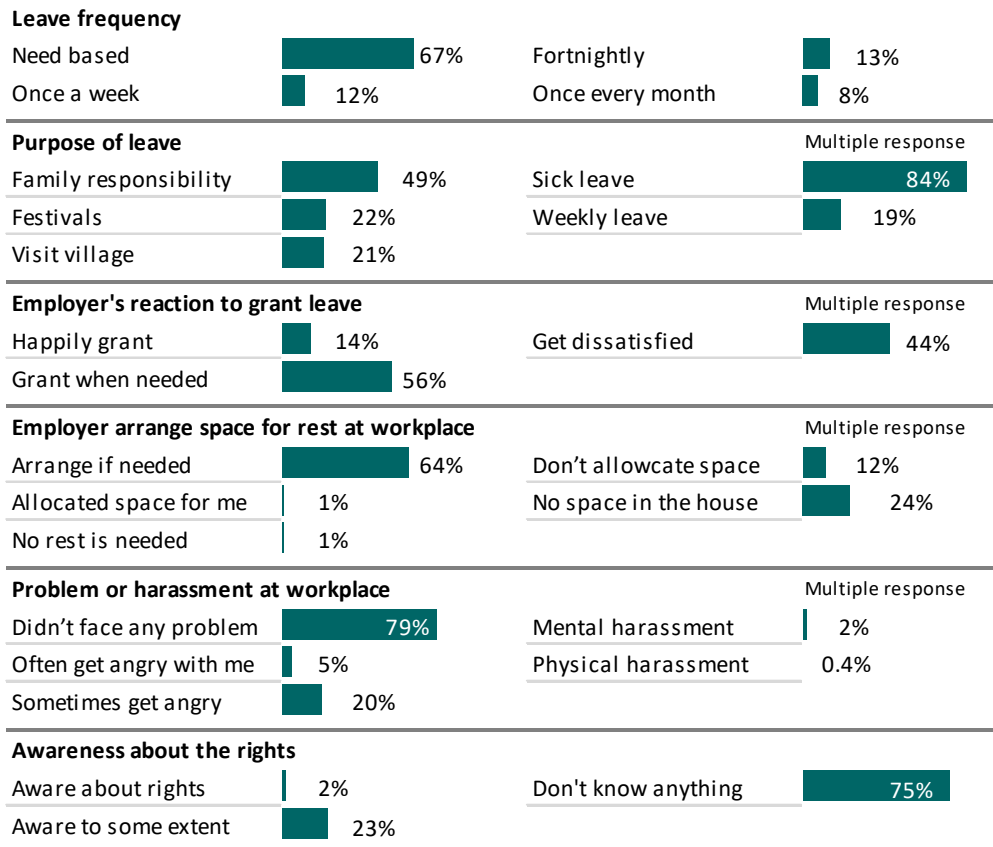
Figure-A9: Decision making practice and control over wage

Decision making practice	Fully depended on family member	Mainly depended on family member	Jointly between me and family member	Mainly by myself	Fully depended on me
Expense of money earn by domestic worker	6%	9%	63%	18%	4%
Familial income and expense plan	8%	7%	60%	21%	4%
Savings plan of the family	6%	7%	61%	21%	5%
Purchase of goods and properties	6%	7%	67%	16%	4%

Participants from the qualitative assessment also emphasized that they make these decisions jointly with their husband. However, some participants added while deciding to purchase property, priority is given to the opinion of the husband and other male members of the family.

3.7 WELL-BEING OF DOMESTIC WORKERS

Figure-A10: Well-being of domestic workers



While discussing the **frequency of leave** taken by DW, two-thirds (67 percent) of DWs stated they take leave based on need. The same ratio of full-time DWs (67 percent) stated that they take need based leave. The rest of them (33 percent) take leave weekly or monthly leave. Amongst the total number

of respondents, one-third (33 percent) DWs mentioned that they take leave on a regular interval (e.g., once a week-12 percent, fortnightly-13 percent, and once a month-8 percent). They take **leave for a variety of purposes**, where two major types of reasons were observed prominently – 84 percent of DWs had to take sick leave, half of DWs (49 percent) took leave to address family responsibilities.

Domestic workers were asked to share **what reaction** they do get when they seek leave from women employers. In response to that, only 14 percent of DWs stated their employers grant leave happily (22 percent amongst the full-time DWs), 56 percent grant leave when needed (67 percent amongst the full-time DWs). Whereas, 44 percent of women employers get dissatisfied when the DWs wanted to take leave (11 percent amongst full-time DWs).

The majority of DWs (64 percent) mentioned that their employers arrange a **space for rest** if needed. While 12 percent of women employers didn't allow a resting space even when the DWs need it, a further 24 percent of DWs said that the employers had no space to allocate for DWs for rest if needed. Amongst the full-time DWs (n=9), 78 percent of them stated that their employers allocated space for rest when needed, and 11 percent of them had a dedicated space.

The **problems and harassment** issues were explored during the survey with domestic workers. Most of them (79 percent) stated that they didn't face any problem or harassment at the employer's house. On the other hand, 2.4 percent of DWs reported they faced mental and physical harassment at the workplace. Further 25 percent of DWs had to face employers' anger, and 5 percent of them had to face frequent anger from women employers. In contrast, all of the full-time DWs cited they didn't face any type of harassment or problem by the employers or any members at their workplace.

During the qualitative discussion with domestic workers, the problems that they had to encounter at their workplace were explored further. Domestic workers who work on a part-time basis argued that they have to work more than the payment they receive. Women employers try to engage domestic workers for additional without allocating additional money. On the other hand, full-time domestic workers get more facilities than part-time workers.

In terms of **awareness about their rights**, three-quarter of DWs stated that they do not know anything about their rights. Only 2 percent of DWs claimed they are fully aware and 23 percent were aware of their rights to some extent.

3.8 CASE STUDIES OF DOMESTIC WORKERS

Capacity and fear (phone and MFS) are the barriers to adapt MFS

Aroti Rani Das, a 47-year-old widow works eight hours every day as a domestic worker. She earns BDT 4000 per month and usually gets her salary on the 10th of the following month. She meets the needs of essential food items and educational expenses of children after receiving salary. She emphasized that she has full rights on her income. Expenditure and other financial management is operated in consultation with other members of the family.

In her family, they have a mobile bank account, but Aroti is unable to operate that MFS account. She takes help of other family members if she needs to access and operate the account. To get salary through mobile bank account and its operations, Aroti mentioned she has very minimum knowledge about function of mobile. So instead of paying salary through mobile banking giving cash in hand would be good for her. Aroti mentioned that employers sometimes put pressure for additional work out of the commitment. In extreme cases of pressure for extra work, she has to leave the job even though her family's expenses are much higher than the income.

Cash is easier – however, caring about the capacity (phone and MFS) and transaction cost can motivate to adapt MFS

Ms. Bibon Begum, who is a 50 year old widow- has been working as a domestic worker for last 10 years. When her elder son separated from her family, it became mandatory for her to get engaged in domestic work. Generally her neighbors and other acquaintances helped her to find a job. At present she is working in two households as a part-time employee, through which she earns a total of BDT 4,500 per month. She pays her house rent at first after receiving salary, followed by essential food items and her medicine. Currently, she receives her salary in cash and she would also like to continue this in future. She mentioned cash in hand is good for her because it is easier and no other cost is required. It gives her full rights on her income to expense at any purpose. However, she added, to integrate salary from employers through MFS, proper training to her on MFS and mobile operation, and transaction charge should be provided.

Have MFS account in the family – however, wants salary in cash

Rahima's husband was the only income-earner in her family. When Rahima's husband fell sick, he couldn't work and earn like earlier, and family's expenditure also increased due to his health condition- then Rahima had no other choice to look for a job as a domestic worker. With the help of her well-known neighbors and relatives, she finally landed on a job as domestic worker which helps her now to generate BDT 7000 per month for her family. Even though her husband has a Bkash account on his phone, but Rahima prefers to take her monthly wage in cash. In her family, Rahima and her husband jointly takes decisions regarding expenses, savings, purchasing of good and properties. Rahima's noted her family's monthly expenditure is higher than their income which leads her to take loan from neighbors and relatives. She also added, price hike of daily goods, increased educational expenses and all other living costs refrains her from savings.

Expenditure is higher than income – takes loan informally to meet family expenditure – what MFS can do for her!

Jesmin AKter has been working last 5 years as domestic worker. She started working as a domestic worker when her husband started having neck problem and his income decreased due to health condition. Her neighbor helped her to get the job. Currently she works as a domestic worker – eight hours per day – in a house from which she earns BDT 2,300. She lives in a family of 8 members, and their family's total monthly income is BDT 9000- 9,500 which is not sufficient to meet the family's expenses. Her family's monthly expenditure is higher than what they earn per month. As a result she needs to take loan from different people. Every month after receiving her wage, in addition to paying for necessary expenses (house rent, educational expense, living cost), she also needs to repay her lenders.

Income finishes in the mid of month – hard to lead life rest half of the month, a food for thought for MFS

Mrs. Nasima lives with four family members in Kamrangichar, Dhaka. With the inflation, it became difficult to meet her family's expenditures with only her son's income. To ease down the crisis, Nasima started looking for a job as domestic worker. Eventually she got a job with the help of neighbor and relative. Now, she earns around BDT 4,500 per month. Her family's total monthly income is now BDT 11,500. Nasima usually receives salary at the end of the month, and spends on house rent, and purchasing of essential daily items. Their family income finishes by the mid of the month which puts them into hardship to live remaining 15 days or till the next salary. Even though Nasima is earning a small amount as a domestic worker, but she feels satisfied and happy when she receives salary at the end of the month. It gives her a sense of empowerment.

4.0 FINDINGS

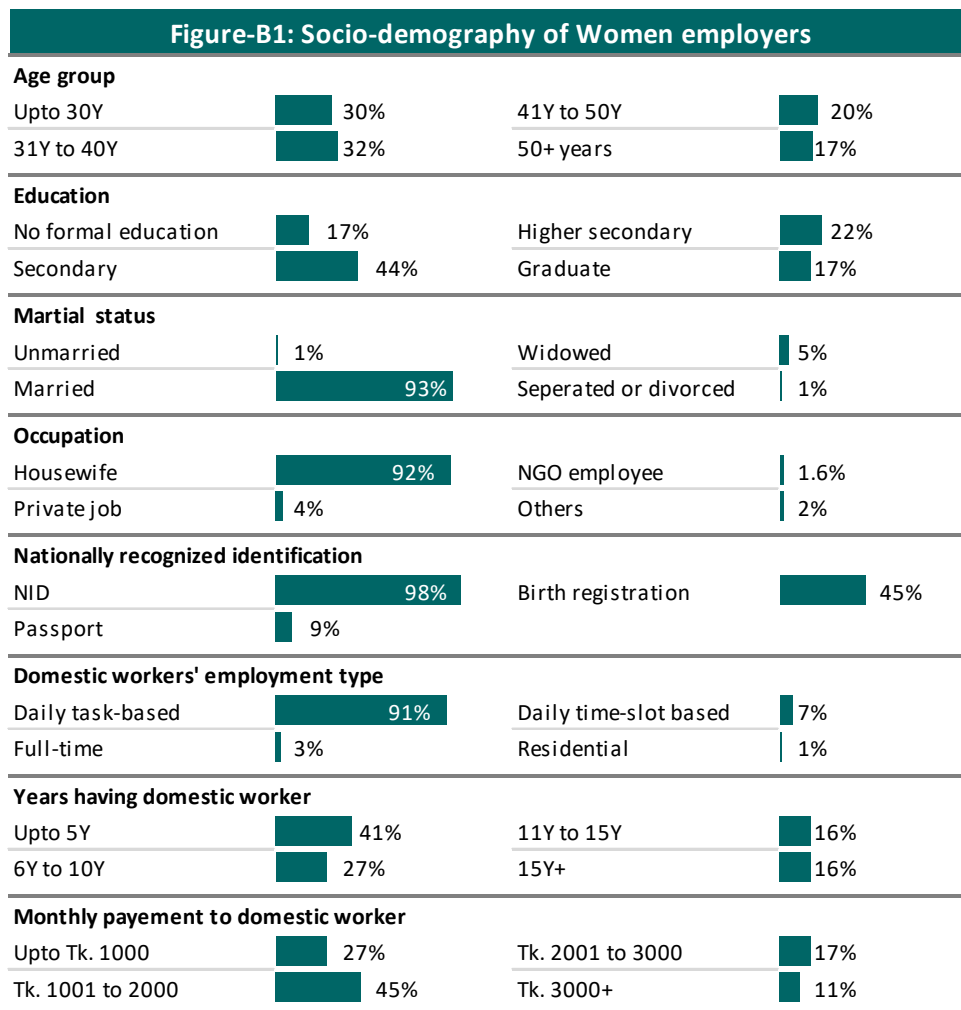
WOMEN EMPLOYER (WE) SEGMENT

4.1 SOCIO-DEMOGRAPHY OF WOMEN EMPLOYERS

The socio-demographic features of women employers (WE) were observed in this study (n=250) including age, education level, marital status, occupation, nationally recognized identification, deployment of domestic workers (DWs), and expenditure for this purpose.

The age composition of women employers was categorized into four groups, e.g. Up to 30 years, 31-40 years, 41-50 years, and above 50 years. Primary findings indicate nearly two-thirds (62 percent) of WE were aged up to 40 years. The median age of WE was 37.5 years, which was ranged from 18 to 85 years. It should be noted that more than one-third (37 percent) of WE were above 40 years of age.

Educational attainment of WE was also explored in this study. Findings suggest that two-thirds (66 percent) of WE completed at least secondary-grade education. It is to be noted that 17 percent of WE had no formal education.



Findings on **marital status** indicate that the majority (93 percent) of WE are currently married, while around 7 percent were either unmarried, widowed, separated, or divorced. Considering the country’s context, it is assumed that married women are primarily responsible for household chores including managing domestic workers.

While exploring **occupational status**, it is observed that the majority of the WE are housewives (92 percent) and usually they are not involved with income-generating activities. However, the rest of the 8 percent were government employees, entrepreneurs, school teachers, operating businesses, and private jobholders.

Having a **National Identification** document is required to open any MFS account. Out of 250 WE who were interviewed, 98 percent stated they had valid national identification (NID) cards. Another 45 percent have birth registration, and 9 percent own passports as well.

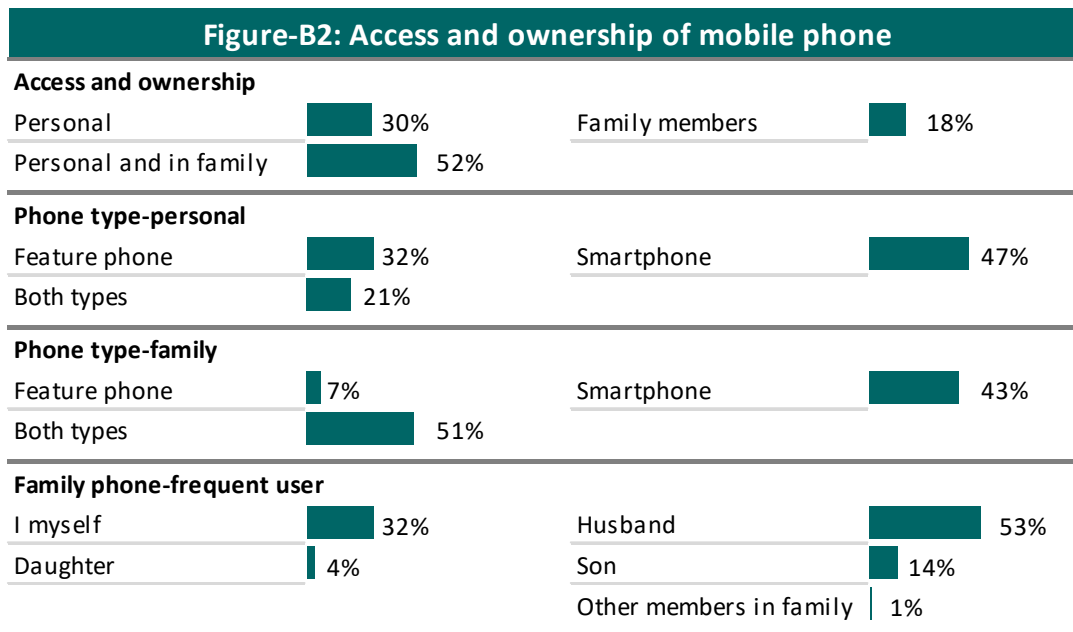
The experience of women employers in **managing domestic workers** was also explored. Two-fifth (41 percent) of women employers stated they have had domestic workers to help them with household chores for up to 5 years. Women employers having experience in deploying domestic workers ranged from 1 year to 39 years, with a median value of 7 years.

Domestic workers’ **employment type** was investigated with women employers’. The survey findings showed that 9 in every 10 WE hire part-time domestic workers (91 percent) and they are contracted in such a way that they will help out on specific work (e.g., cleaning the house, cooking, washing clothes) and monthly get paid for each agreed task.

Taking the monthly **wage of domestic worker** into consideration, study results depicts that nearly two-thirds of WE (62 percent) pay BDT 1K - 3K per month to their domestic worker, while 27 percent pay up to BDT 1,000 to their domestic worker per month.

4.2 ACCESS AND OWNERSHIP OF MOBILE PHONE

The study result showed that more than three-quarters of WE (82 percent) had **access to personal mobile phones**. Amongst them, more than half of WE (53 percent) were users of the feature phone, and two-thirds (68 percent) were smartphones.



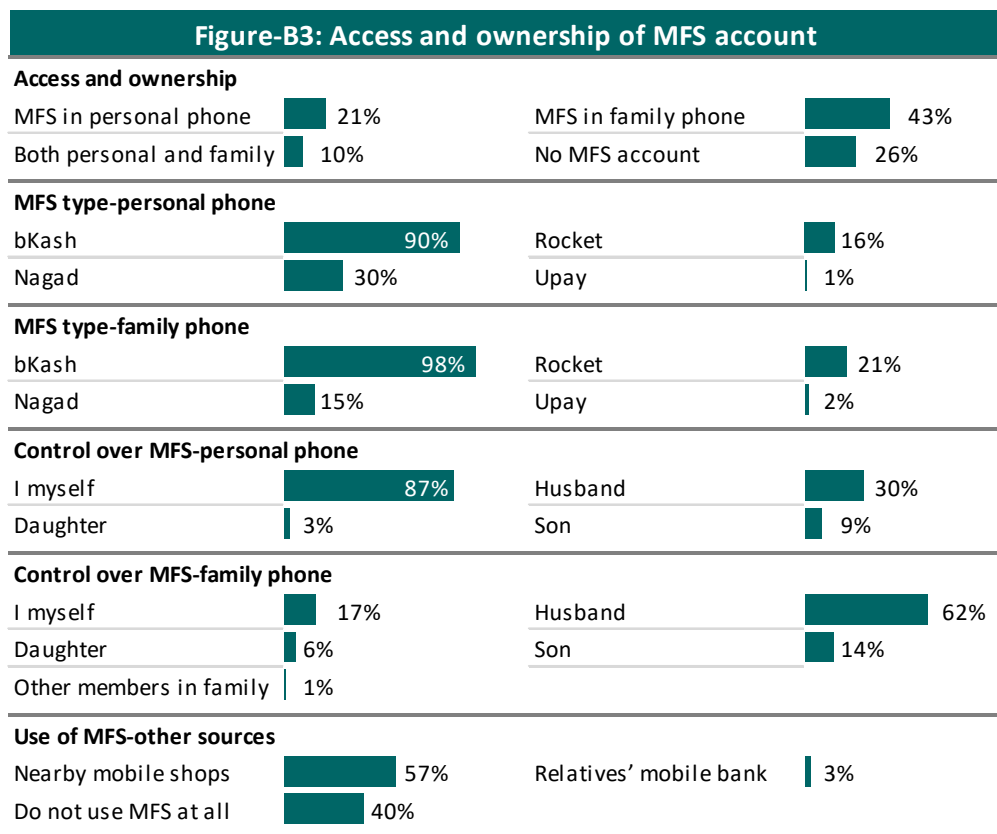
Approximately every 3 out of 4 WE had access to a family phone (70 percent), out of which 94 percent were smartphones. The husband is the main user of family phones (53 percent). Taking personal phone type into consideration, nearly one-third (32 percent) of WE own only feature phones. Internet-based MFS apps would not be suitable for these groups having only feature phones. In terms of family phones, the majority have smartphones, nonetheless, 7 percent reported having only a basic phone.

4.3 ACCESS AND OWNERSHIP OF MOBILE FINANCIAL SERVICE (MFS) ACCOUNT

The findings suggest that nearly three-fourths of WE (74 percent) had **access to MFS** in different forms e.g., MFS account on a personal phone, family phone, or both. The rest of the 26 percent WE had no access to personal or family-based MFS accounts. They had to depend on other sources when they need them.

Amongst the WEs who had no **personal or family-based MFS access**, three-fifths of them (60 percent) revealed, they visit nearby MFS mobile shops and take relatives' assistance when needed it. However, two-fifths of WEs (40 percent, which is 11 percent of the total number of WE) stated they do not use MFS at all.

On another note, more than half of the WE (53 percent) had access to an MFS account on their family phone. Amongst them, only 17 percent of WE had control over to the family MFS.

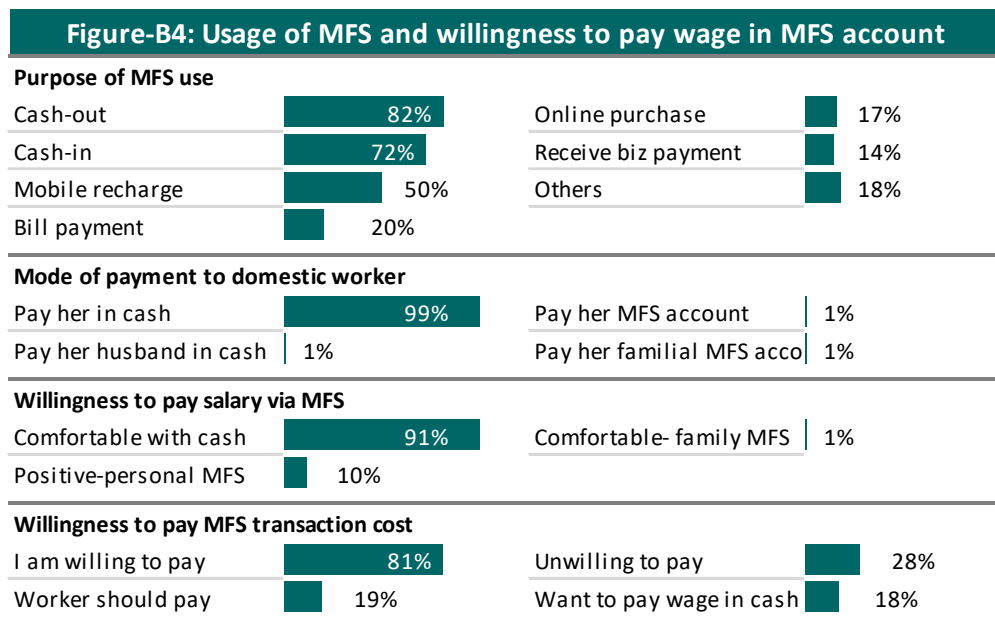


Multiple **types of MFS** providers were identified which WE had access to on their personal and family-based mobile phone. Bkash was found to be the most common MFS in personal phone (90 percent) and in family phone (98 percent). Nagad and Rocket are two other MFS domestic workers have on their personal and family phone noted by 15-30 percent DW.

4.4 USAGE OF MFS ACCOUNT AND WILLINGNESS TO PAY WAGE IN MFS ACCOUNT

While exploring women employers' **MFS usage categories**, multiple points came through the discussion. Among all interviewed WE, majority (82 percent) noted they use MFS for cash-out. Usage of MFS for cash-in was observed for nearly three-fourth of WE (72 percent), and half of the WE use MFS to recharge their mobile phone. Comparatively, lower use cases was observed for bill payment, online purchase, receive business payment, and other purposes such as school fees payment, receiving money for other income sources.

Which **mode of payment** is currently used by women employer was examined. Paying cash directly to domestic workers was practiced by almost all of the interviewed women employers (99 percent). Paying cash to domestic worker's husband was observed for one percent cases. Payment of wage to the personal and familial MFS account were found for two percent cases.



Since this project 'Shuchona' aims to introduce DFS to empower domestic workers, thus whether women employers' are **willing to pay salary via MFS** was observed. Majority of the WE (91 percent) indicated they would prefer to make monthly payment in cash to their domestic workers, while 11 percent showed positive attitude towards adopting MFS payment system to provide salaries to their domestic workers in the future.

The reason behind women employers' unwillingness to pay salaries via MFS was further investigated during the qualitative assessment. Women employers emphasized that there are more demerits than merits if DW's get salaries through MFS. They added since DW's have minimum knowledge of MFS, there is a high probability that DW's might face problems to manage their account and money. Women employers suggested enhancing the capacity of DW and WE both. Training should be provided to both DW and WE before launching DFS among them to make monthly payments.

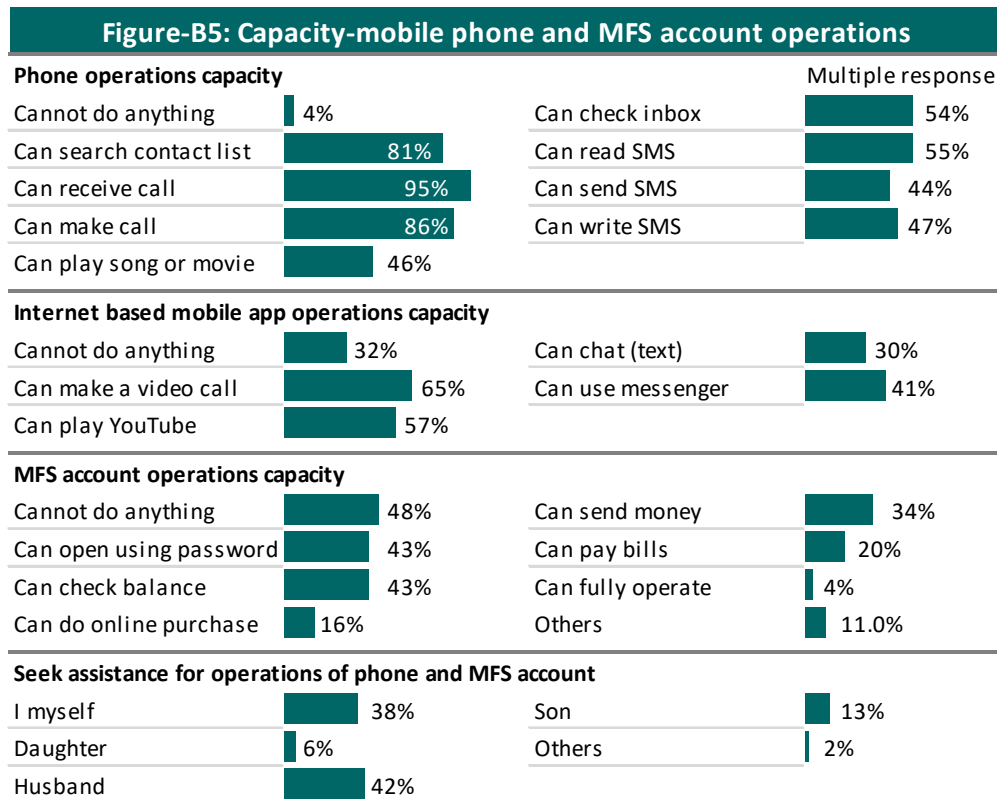
MFS Transaction cost is high in Bangladesh, specially cash out charge even though there are multiple service providers in the market. High transaction charge hinders the use of MFS. In this context, women employers' were asked if they would be **willing to pay MFS transaction costs**. It is noteworthy that 81 percent of women employers stated they would willingly pay the transaction cost if they convert to paying salary to DW through MFS. On the other hand, nearly half of the WE (47 percent)

were unwilling to pay the transaction charge and think that- workers should rather pay the charge, while 18 percent noted they would prefer to pay in cash instead of paying through MFS.

The benefits of wage payment through MFS were further discussed with key stakeholders. Findings from the qualitative assessment with stakeholders show that they think if the salary of DW is provided through MFS then- a savings mentality might grow among the DWs which in turn will enhance DW’s importance in the family, empowerment of DWs will be established, and the whole payment process will be more structured, and transparent. To ensure the sustainability of MFS transactions for wages, key stakeholders suggested employers should pay the transaction cost.

4.5 MOBILE PHONE AND MFS ACCOUNT OPERATIONS CAPACITY

Phone operations capacity among women employers was analysed. More than 80 percent of women employers were capable to receive and make a call, as well as search their contact list. The comparatively higher percentage of WE were capable to receive and make calls rather than text-based operational aspects of a phone.



More than half of interviewed women employers mentioned they can check their inbox and read SMS. Whilst a little less than half of WE mentioned they can send and write SMS. It should be noted that 4% of WE reported they cannot operate their phone at all. Capacity-building initiatives on mobile operations should be offered for women employers before proposing MFS integration for payment to the domestic worker.

Besides the USSD code for button or feature phone, MFS are accessible through internet-based mobile apps. So it was crucial this baseline probes to understand the women employers’ capacity to operate **internet-based mobile apps**. Study findings suggest, more than half of the women employers can

make video calls (65 percent), and use YouTube app (57 percent). Whereas nearly one-third of women employers (32 percent) were unable to operate any kind of internet-based mobile apps.

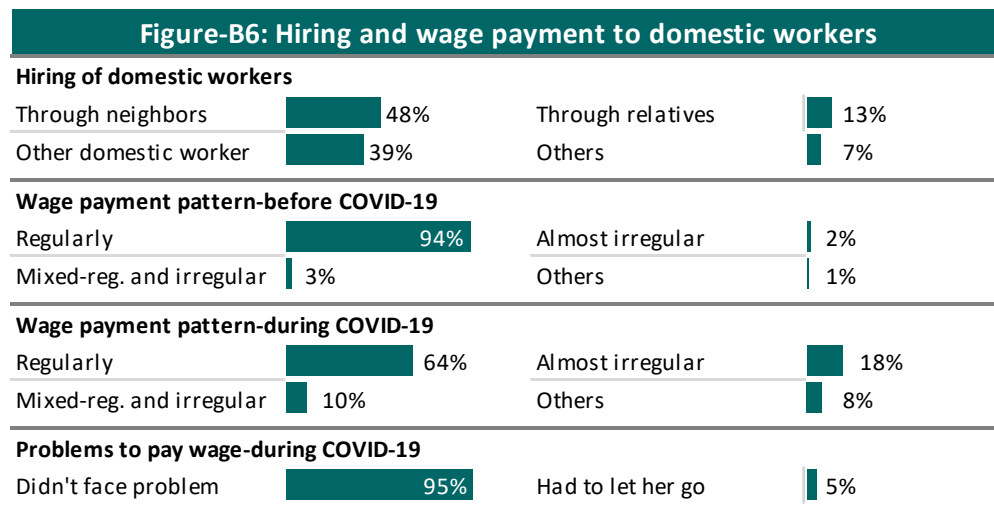
The study analysed the women employers’ **capacity to operate MFS account**. It should be noted that out of all, nearly half of the WE (48 percent) reported they cannot operate MFS account at all, whereas only 4 percent of WE have the full capacity to operate MFS account. Basic operations of MFS account, for example, the ability to open the MFS account using a password, and checking balance in MFS account was observed among 43 percent respectively. One-third mentioned they are capable to send money through MFS.

Women employers’ knowledge of **securing MFS** was also explored. Nearly three-fourths of WE were aware that PIN and passwords are not to be shared with anyone (76 percent, and 71 percent respectively). Half of them were also conscious - not to send money if any unknown person asks. Nonetheless, 20 percent of WE reported they lack knowledge of the security aspect of MFS.

Overall more than one-third (38 percent) claimed they are fully capable to operate their MFS account individually. However, rest of the WE **seek assistance for MFS operations**. One-fifth (20 percent) take help of their children, whereas two-fifth of WE (42 percent) reported seeking assistance of husband. Inclusion of family members can be considered to help women employers in mobile phone and MFS operations.

4.6 HIRING AND REGULARITY OF PAYING WAGE TO DOMESTIC WORKERS

Women employers mentioned multiple ways through which they try to **source and hire domestic workers**. The highest percentage of women employers mentioned they hired their domestic workers through neighbours (48 percent). Besides, they also take help from other domestic workers (39 percent) and relatives (13 percent).



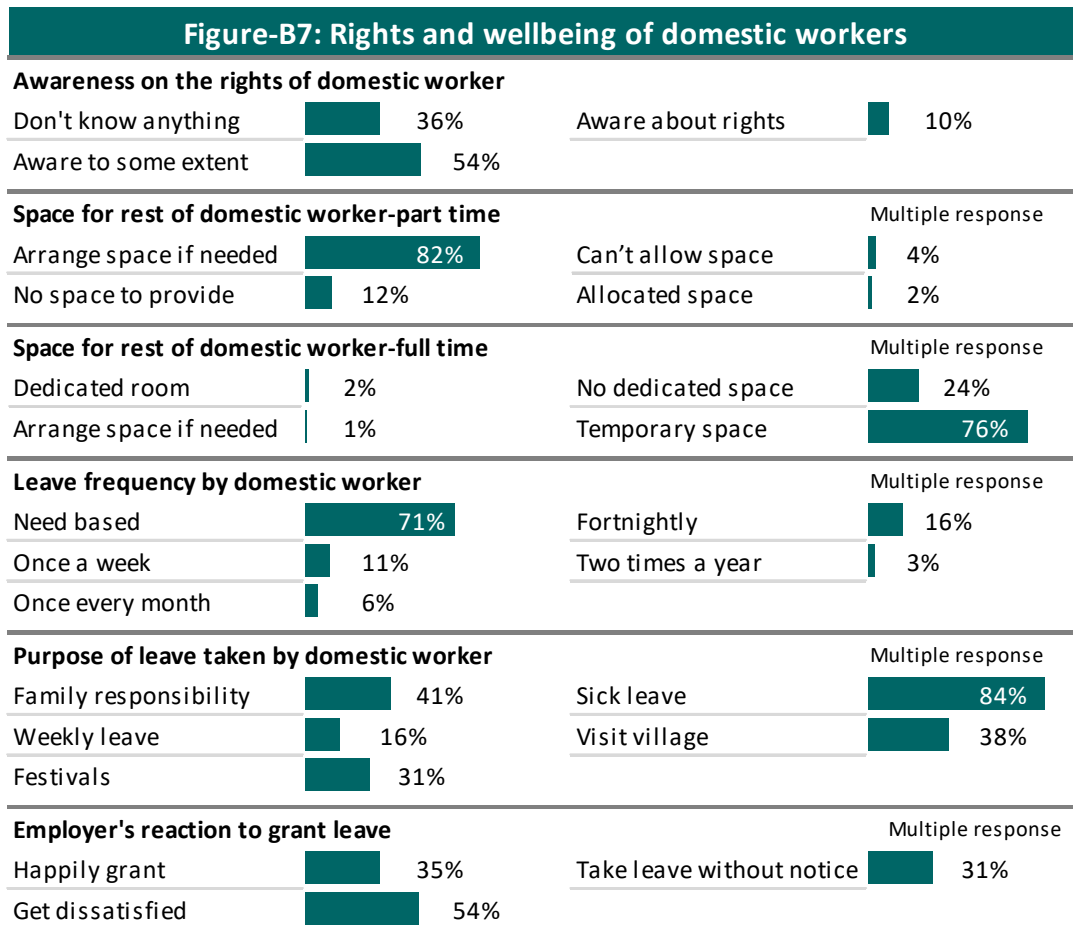
Participants in the qualitative discussion mentioned that usually when someone needs to hire a domestic worker, at first they try to source the DW working at their neighbour’s house or nearby. On the other hand, DWs also prefer to work in close vicinity to where they are already working. Other domestic workers also help women employers to find a new domestic worker. In most cases, domestic workers live in slum areas where many other domestic workers also reside. This in turn helps them to find and get information about other domestic workers to help women employers find suitable DW. However, women employers during FGD mentioned usually don’t find out a domestic worker as per their requirements. Domestic workers often demand higher salaries considering the volume of work.

Most of the women employers (94 percent) stated they pay salaries regularly to their domestic workers when asked about their **wage payment pattern**. Irregularity was observed only among the rest of the five percent. However, the situation was different during the COVID-19 lockdown period when less than two-thirds (64 percent) of women employers were able to pay regularly to their DW. More than a-fifth of WE mentioned – irregularity in payment (28 percent), and 8 percent could not keep DW during the pandemic situation.

At the time of qualitative discussion, the situation during COVID-19 was further examined. Since DW’s were not allowed to enter the building during the nationwide lockdown, women employers faced difficulty to maintain their workload as WE had to do household chores all by themselves. Regarding salary, some participants mentioned they paid one month’s salary and food items to their DW even though DW’s were unable to work due to lockdown. Women employers themselves faced problems providing salaries since their family income source was hindered. Salary of themselves, husbands, or other income-earning members were on hold for a long period.

4.7 RIGHTS AND WELL-BEING OF DOMESTIC WORKERS

Awareness of the rights of DW among women employers was assessed in this study. Nearly two-thirds (64 percent) of WE expressed they were aware of the rights of DW to some extent, among which 10 percent claimed they were fully aware. It should be noted that even though the majority stated they were aware, still more than one-third WEs (36 percent) were unaware of the rights of DW.



The majority of women employers think about the **well-being of domestic workers** and try to arrange a space if needed, or temporarily arrange for their part-time or full-time domestic workers to take rest. While discussing the frequency of leave taken by DW, almost 7 out of 10 women employers indicated their domestic worker takes leave based on need (71 percent). In addition, for 36 percent of WE, their domestic worker takes leave on a regular interval (e.g., once a week, fortnightly).

Women employers were asked to share how they **react** when their DW takes leave. In response to that, nearly one-third (31 percent) stated their DW takes leave without prior notice. More than one-third of WE happily allow their domestic workers to take leave, but according to more than half (54 percent) of WE – they grant leave to their DWs even though they feel dissatisfied to grant leave.

During the qualitative discussion with key stakeholders, they argued – since the labour law does not apply to domestic workers as this is an informal sector, thus modifications are needed. The labour law can ensure a fixed wage and well-being being of DW including resting time and leave frequency. They added – a contract that can be signed by both DW and WE at the time of deployment which will reflect the type of work DW has to do. In addition, DW should ensure cleanliness in terms of their dress and physical cleanliness.

5.0 RECOMMENDATIONS

The findings of the baseline study generated key insights about women Domestic Workers (DWs) and Women Employers (WEs). Based on the findings following recommendations are drawn for the strategic planning of program implementation:

Training methodologies and instruments for DWs and WEs – should be developed taking into account their age and level of education.

Generalized training methodologies and instruments might not be appropriate across all levels of beneficiaries. For example – three-fifths (59 percent) of DWs were young (up to 35 years) and two-fifths (41 percent) were above 35 years. The young groups of DWs would catch the knowledge quickly, whereas the aged groups would be slower to grasp the knowledge. On the other hand, three-quarters (76 percent) of DWs didn't attain formal education where the program needs special attention during implementation.

More than one-third of WEs (37 percent) were above 40 years, and 17 percent of WEs had no formal education. They should be counted specially while the training and knowledge dissemination actions are operated by the program.

Put a strong effort to enhance the willingness and comfort to adapt the MFS by the DWs and WEs for the transaction of wages digitally.

The findings indicated that 90 percent of DWs expressed comfort with cash salaries. Again when they were asked about the payment of MFS-based money transaction costs, then 44 percent strongly said they want salary in cash. Likewise, 91 percent of WEs expressed their comfort with cash payment. When they were asked about the payment of transaction costs, then 18 percent of WEs strongly wanted to stay on cash payment. In this consequence, the program needs a strong effort to motivate DWs and WEs to the adaptation to MFS. The program can arrange visible incentives and rewards for the early adapter (both DWs and WEs) of MFS in collaboration with MFS providers.

Besides the MFS account operations capacity, provide mobile phone operations capacity building services to both of DWs and WEs – particularly on the operations of inbox for reading, sending, and writing money transaction SMS.

Most of the DWs (91 percent) and half of WEs (53 percent) operate feature phones. In that case, they have to run USSD code for the transaction of money via MFS channels. The baseline findings suggest that there is a severe gap in capacity among DWs on the operations of mobile phone inboxes. Similarly, they have very limited capacity to operate the MFS account, only 16 percent of DWs can operate the MFS account to a limited scale. They take help from family members and nearby shop owners to operate phone and MFS accounts. On the other hand, approximately half of WEs cannot operate phone inbox and subsequently the MFS account. They also see assistance from family members.

Besides the capacity-building support from the program, both of DWs and WEs can be advised to learn further about the phones and MFS accounts from their family members. It might help to sharpen the knowledge and family bonding can also be grown.

The program can work to enhance the income of DWs to multiply savings opportunities and appropriate ways for maintaining a financial diary for the low-literates.

The monthly income-expense pattern exhibits that DWs can save a negligible amount (an average BDT 236 monthly). Only 19 percent of DWs saved an amount monthly, the rest of 81 percent couldn't save anymore. Over two-thirds of DW's monthly income was a maximum of BDT 5,000 (which is just around US\$ 1.9 daily). Monthly the amount they earn from domestic work mostly had to contribute to family expenditure. As the program intended to enhance the ability of DWs to save money, in that case, their income level should be increased. As a whole, the DW's family, what they earn, the same amount they had to spend for family essentials.

On another note, 89 percent of DWs are habituated to keeping their financial records in memory. As the program intended to introduce a financial diary, it should be well planned considering the existing practice and the literacy level of DWs for the sustainability of this practice after phase-out. Family members of DWs can be an integral part of financial record keeping.

Women employers can be sensitized to support the well-being of DWs as per the DWPWP-2015, at the same time DWs can be equipped with knowledge on how to maintain well-communication with their WEs.

Taking and granting leave, allocating space by WEs at the workplace, respecting the rights of DWs, communication between DWs and WEs are important issues for the well-being of domestic workers. 44 percent of DWs stated that WEs get dissatisfied while asking for leave. On the other hand, 31 percent WEs stated that DWs take leave without notice. Regarding space allocation, both groups stated some positive responses, e.g., WEs allocate space for rest when needed. Some of WEs cannot allocate due to space shortages in their house.

More than two-thirds DWs mentioned that they didn't face any problems or harassment at the workplace. But, the rest of the DWs cited - some sort of harassment they had to face such as anger, physical and mental abuse. The program can work with WEs to sensitize about DW's rights and well-being as per the DWPWP-2015 policy, at the same time it can work with DWs about the well-communication with WEs to prevent any unwanted situations.

Provide attention to the beneficiary end to motivate for opening National Identification (NID) card who don't have, at the same time work with the MFS providers and relevant departments of government to assist DWs for faster delivery of NID.

The baseline data indicates that 96 percent of DWs had a NID which is a prerequisite to opening an MFS account. The program can quickly start its operations with 96 percent of DWs who had the NID. As the 4 percent DWs had no NID, the program can play a special role or can find alternatives to promote MFS accounts among them.

On the other hand, the existence of NID among most of the WEs (98 percent) is a positive side. The program can immediately start operations with WEs to make them ready with an MFS account. Noted that 92 percent of WEs were housewives who might not have a regular income to deposit into their MFS account. So that only opening an MFS account for them would not serve the program's purpose. The program needs to explore, how would be WE's MFS account refilled adequately to pay DW's salary.

Above all, some other initiatives are needed to empower female domestic workers – develop trust in MFS among DWs and WEs, address who will pay the MFS transaction cost, address the incidence liabilities if any DWs or WEs face after adaptation of DFS, and equip both groups with appropriate knowledge and skills for a transition from cash to MFS based salaries.

Survey Questionnaire for Domestic Worker (DW)

Introducing DFS: Empowering Domestic Workers Concept Note for a Pilot Project

Consent of survey participants: You are invited to participate in the Baseline Survey of the Manusher Jonno Foundation (MJF) Project “Shuchona” Informal Domestic Workers in DFS. This survey is conducted by the Institute of Social Business (ISB) with a contractual agreement. The purpose of this study is to assess the access and usage of digital financial services of target beneficiaries and their interest/ requirement of digitizing their income. Identify potential employers who will be encouraged for digital payment to their employees so that the wage ownership of domestic workers is established.

There is no risk associated with your participation in this study. The information given by you will be used only for research purposes and will be kept completely confidential. Your participation is voluntary, you may choose to participate or not to participate in this research and you may withdraw your participation at any stage of the research.

A. Identity

1. Name of respondent: _____
2. Husband or guardian name of respondent: _____
3. Name of Thana (where she resides):
 - 1) Mohammadpur
 - 2) Mirpur
 - 3) Kollayanpur
 - 4) Keranigonj
 - 5) Kamrangirchar
4. Detail address (where she resides): _____
5. Address landmark (to find you easily for service delivery): _____
6. Phone number (personal): _____
7. Phone number (family): _____

B. Demography

8. What is your age (in years)? _____
9. What is your educational qualification?
 - 1) Non-literate (cannot read and write)
 - 2) Semi-literate (can sign or read or write at a very basic level)
 - 3) Primary (completed grade five or left school before completion of grade five)
 - 4) Secondary (left school before achieving SSC)
 - 5) Above secondary (achieved SSC or above)
10. What is your marital status?
 - 1) Unmarried
 - 2) Married
 - 3) Divorced
 - 4) Widowed

- 5) Others (_____)
11. How many years have you been working as DW (in year)? _____
12. How many family members (including you) do you reside together at your residence? _____
13. What is the type of your employment as a domestic worker? **[Multiple responses]**
(If response =1, 2, then jump to Q14; if response=3, 4 then jump to Q15)
- 1) Daily task-based
 - 2) Daily time slot based
 - 3) Full time
 - 4) Resides with them (24/7)
14. How many households do you serve daily? _____
15. What types of ID cards do you have? **[Multiple responses]**
- 1) Nothing
 - 2) National ID (NID)
 - 3) Birth registration
 - 4) Others (_____)

C. Access to the mobile phone (Objective-2, Outcome-1)

16. Do you have a mobile phone (personal and/or family shared)? **[Single response]**
(If response =1 then jump to Q20; if response=2 then ask only Q17; if response=3 then ask Q18, Q19; if response=4 then Q17, Q18, Q19)
- 1) Have no phone to me or in the family
 - 2) Have a personal mobile phone
 - 3) Have a mobile phone in the family
 - 4) Have phone both personal and in family
17. If you have a personal phone, what is the type of that phone? **[Single response]**
- 1) Basic phone
 - 2) Smartphone
 - 3) Both types
18. If you have a phone in your family, what is the type of that phone? **[Single response]**
- 1) Basic phone
 - 2) Smartphone
 - 3) Both types
19. Who operates the family phone most of the time? **[Multiple responses]**
- 1) I myself
 - 2) Husband
 - 3) Son
 - 4) Daughter
 - 5) Others (_____)
20. If you do not have any personal or family phone, how do you meet communication needs (other people reach you, or you reach other people)? **[Multiple responses, if the response is not=1]**
- 1) Do not use a phone at all
 - 2) Neighbor's phone
 - 3) Relatives' phone
 - 4) Phone shops near me
 - 5) Others (_____)

D. Access to and usage of Mobile Financial Service (Objective-2, Outcome-1)

21. Do you have a mobile bank account (in personal and/or family phone)? **[Single response]**
(If response =1 then jump to Q26, if response=2 then ask Q22, Q23; if response=3 then ask Q24, Q25; if response=4 then Q22, Q23, Q24, Q25)
- 1) Have no mobile bank (personal or in the family phone)

- 2) Have a mobile bank in personal phone
 - 3) Have a mobile bank in family phone
 - 4) Have mobile bank both in personal and in family phone
22. If you have a mobile bank on your personal phone, what type it is? **[Multiple responses]**
- 1) bKash
 - 2) Rocket
 - 3) Nagad
 - 4) Upay
 - 5) Others (_____)
23. Who operates (password and money transaction) your mobile bank account in your personal phone? **(Multiple responses)**
- 1) I myself
 - 2) Husband
 - 3) Son
 - 4) Daughter
 - 5) Others (_____)
24. If you have a mobile bank on your familial phone, what type it is? **[Multiple responses]**
- 1) bKash
 - 2) Rocket
 - 3) Nagad
 - 4) Upay
 - 5) Others (_____)
25. Who operates (password and money transaction) your mobile bank account in the familial phone? **(Multiple responses)**
- 1) I myself
 - 2) Husband
 - 3) Son
 - 4) Daughter
 - 5) Others (_____)
26. If you do not have any personal or familial mobile bank, how do you/family members meet money transaction needs (sending money to relatives, or receiving money, purchase)? **[Multiple responses, if the response is not=1]**
- 1) Do not use a mobile bank at all
 - 2) Neighbor's mobile bank
 - 3) Relative's mobile bank near me
 - 4) Mobile bank shops near me
 - 5) Others (_____)
27. For what purpose do you or your family use a mobile bank (using any phone)? **[Multiple responses, if the response is not=1]**
- 1) Nothing
 - 2) Cash-in
 - 3) Cash-out
 - 4) Mobile recharge
 - 5) Receive salary
 - 6) Receive business payment
 - 7) Receive payment from another income source
 - 8) Bill payment
 - 9) School fees payment
 - 10) Insurance payment
 - 11) Online purchase
 - 12) Others (_____)
28. How do you currently receive payment for domestic work from your employer? **[Multiple responses]**
- 1) I receive in cash

- 2) My husband receives in cash
 - 3) My relatives receive in cash
 - 4) Receive payments in kind
 - 5) Receive in personal MFS account
 - 6) Receive in familial MFS account
 - 7) Receive in relatives MFS account
 - 8) Receives in neighbors MFS account
 - 9) Receives in shops MFS account
 - 10) Others (_____)
29. What do you think if your employer wants to pay your salary in your personal phone's MFS? **[Multiple responses]**
- 1) I will accept positively for personal MFS account
 - 2) I am comfortable receiving in familial MFS account
 - 3) I am comfortable receiving in other's MFS account
 - 4) I am comfortable with cash
 - 5) Others (_____)
30. How much are you willing to pay MFS transaction costs to receive a salary from employers? **[Multiple responses]**
- 1) I am willing to pay transactions cost
 - 2) I want the employer should pay the cost
 - 3) Others (_____)

E. Capacity and knowledge: Phone, MFS, and financial literacy (Objective-3, Outcome-2)

E.1. Capacity and knowledge: mobile phone and MFS

31. What do you know/how much can you operate the mobile phone? **[Multiple responses, if the response is not 1]**
- 1) Nothing
 - 2) Can search contact list
 - 3) Can receive call
 - 4) Can make call
 - 5) Can check inbox
 - 6) Can read SMS
 - 7) Can write SMS
 - 8) Can send SMS
 - 9) Can play songs or movies stored on the phone
 - 10) Others (_____)
32. What do you know/how much can you operate the mobile bank account (such as Bkash, Nagad.....)? **[Multiple responses, if the response is not 1]**
- 1) Nothing
 - 2) Can open it using a password
 - 3) Can check the balance
 - 4) Can send money
 - 5) Can pay bills
 - 6) Can pay for purchase online
 - 7) Can check statement
 - 8) Can operate MFS apps
 - 9) Others (_____)
33. From whom do you take help to operate a phone or mobile bank account in the family? **[Multiple responses]**
- 1) I myself can manage it
 - 2) My daughter
 - 3) My son

- 4) My husband
- 5) Neighbor
- 6) Others (_____)

34. Do you know, how to ensure the security of a mobile bank account? **[Multiple responses, if the response is not 1]**

- 1) Nothing
- 2) Do not share passwords with others
- 3) Do not respond if anyone asks for the PIN
- 4) Do not respond if any unknown ask for sending money
- 5) Log out after use
- 6) Others (_____)

E.2. Capacity and knowledge: Financial literacy

35. Can you prepare your/familial income-expense plan? **[Single response]**

- 1) I cannot prepare at all
- 2) I prepare my weekly plan
- 3) I prepare my monthly plan
- 4) I prepare my year-round plan

36. Can you track your expenditure? **[Single response]**

- 1) I cannot track at all
- 2) I track weekly expenditure
- 3) I track monthly expenditure
- 4) I track my year-round expenditure

37. Do you have a savings plan/scheme? **[Multiple responses, if the response is not 1]**

- 1) Not at all
- 2) I have a weekly savings scheme
- 3) I have a monthly savings scheme
- 4) I have a regular fixed amount savings scheme

38. How do you track or keep records of your income, expenditure, and savings **[Multiple responses, if the response is not 1]**?

- 1) Do not keep records
- 2) Keep records in memory
- 3) Keep records occasionally on paper
- 4) Keep all records on paper
- 5) Others (_____)

39. From whom do you take help to keep records and calculate your income, expenditure, and savings? **[Multiple responses]**

- 1) I myself
- 2) Husband
- 3) Son
- 4) Daughter
- 5) Neighbor
- 6) Others (_____)

40. Did you take any loans to meet your regular family expenditure? **[Multiple responses, if the response is not 1]**

- 1) Didn't take a loan for this purpose
- 2) Take loans occasionally for this purpose
- 3) Take loans often for this purpose
- 4) Others (_____)

F. Empowerment and control over wage (Objective-3, Outcome-2)

F.1. Job, income and savings

41. How did you get the job? **[Multiple responses]**
- 1) On my own try
 - 2) Through relatives
 - 3) Through neighbors
 - 4) Through the middleman
 - 5) Others (_____)
42. Did you have to fulfill any conditions who helped to get the job? **[Multiple responses, if the response is not 1]**
- 1) No conditions I had to follow
 - 2) I had to pay money
 - 3) I had to pay assets
 - 4) Others (_____)
43. Who earns in your household/family **[Multiple responses]**
- 1) Myself
 - 2) Husband
 - 3) Daughter
 - 4) Son
 - 5) Others (_____)
44. What is the total income of your family per month (in Taka)? _____
45. What is the total expenditure of your family per month (in Taka)? _____
46. How much do you earn in a month from domestic work (in Taka)? _____
47. What are the other sources of your income (other than domestic work)? **[Multiple responses, if the response is not 1]**
- 1) No other source
 - 2) Retail vegetable business
 - 3) Retail grocery business
 - 4) Street shop for seasonal food/flapjake
 - 5) Poultry and livestock cultivation
 - 6) House rental
 - 7) Land lease
 - 8) Others (_____)
48. How much do you earn from other sources per month (In Taka)? _____
49. How much of your income do you contribute to your family expenditure (In Taka)? _____
50. How much do you save per month (in Taka)? _____ **[If the response is 0 then ask Q 52, if not 0 then ask Q.51]**
51. How do you save money currently? **[Multiple responses, if the response is not 1]**
- 1) I have no savings in any form
 - 2) Store cash at home
 - 3) Deposit to employers
 - 4) Deposit to trusted persons
 - 5) Deposit at Samity
 - 6) Deposit in the mobile bank
 - 7) Deposit in a scheduled bank
 - 8) Buy land as savings
 - 9) Buy livestock as savings
 - 10) Others (_____)
52. Why you cannot save money for your future? **[Multiple responses]**
- 1) Family expenditure is higher than family income
 - 2) I spend unwisely
 - 3) I do not make income-expense plan

- 4) I do not have control over my wage
 - 5) Others (_____)
53. Do you get salary regularly/timely from your employers? **[Multiple responses]**
- 1) Yes-Regularly
 - 2) No- Almost irregular
 - 3) Mixed- Sometimes regular and irregular
 - 4) I have lost some money to the employer
 - 5) Others (_____)
54. How do you manage your expenditure, if you do not get salary regularly/timely? **[Multiple responses, if the response is not 1]**
- 1) I don't face any problem
 - 2) I have to take a short-time loan
 - 3) I have to delay some payment
 - 4) I have to face bad reactions from creditors
 - 5) Others (_____)
55. Did you received salary regularly during COVID-19 lockdown from your employer? **[Multiple responses, if the response is not 1 then ask Q 56]**
- 1) Yes-Regularly
 - 2) No- Almost irregular
 - 3) Mixed- Sometimes regular and irregular
 - 4) I have lost some money to the employer
 - 5) Others (_____)
56. What problems did you and your family faced at that time when you did not get salary regularly due to COVID-19 lockdown? **[Multiple responses, if the response is not 1]**
- 1) I don't face any problem
 - 2) I had to take a short-time loan
 - 3) I had to delay some payment
 - 4) I had to face bad reactions from creditors
 - 5) I had to reduce expenditure
 - 6) My family had to reduce meals per day
 - 7) I had to return to my village
 - 8) Others (_____)

F.2. Decision making and control over salary

57. How do you make your familial income-expense plan? **[Single response]**
- 1) Fully depended on family members
 - 2) Mainly depended on family members
 - 3) Jointly between me and family members
 - 4) Mainly by myself
 - 5) Fully depended on me
58. How do you make decisions regarding the expenses of money you earn per month? **[Single response]**
- 1) Fully depended on family members
 - 2) Mainly depended on family members
 - 3) Jointly between me and family members
 - 4) Mainly by myself
 - 5) Fully depended on me
59. Who makes decisions about your familial savings plan? **[Single response]**
- 1) Fully depended on family members
 - 2) Mainly depended on family members
 - 3) Jointly between me and family members
 - 4) Mainly by myself
 - 5) Fully depended on me

60. Who makes decisions regarding the purchase of goods and property of your family? **[Single response]**
- 1) Fully depended on family members
 - 2) Mainly depended on family members
 - 3) Jointly between me and family members
 - 4) Mainly by myself
 - 5) Fully depended on me

F.3. Wellbeing

61. Do you know anything about your rights as per the law of Bangladesh? **[Single response]**
- 1) I don't know anything
 - 2) I know to some extent
 - 3) I am fully aware about my rights
 - 4) Others (_____)
62. How frequently do you take leave? **[Single response]**
- 1) Once a week
 - 2) Once every month
 - 3) Twice per month
 - 4) Two times a year
 - 5) Need based
 - 6) Others (_____)
63. For what purpose do you take leave? **[Multiple responses]**
- 1) Weekly leave
 - 2) Completing family responsibilities
 - 3) For festivals
 - 4) Sick leave
 - 5) For visiting village home
 - 6) Others (_____)
64. What is your experience when you take leave from your employer? **[Multiple responses]**
- 1) I can take leave when needed
 - 2) Employers get dissatisfied when I request leave
 - 3) Employers feel happy to sanction leave
 - 4) Others (_____)
65. Do you get a space (if needed) for taking a rest at the workplace? **[Multiple responses]**
- 1) No space in the household
 - 2) Employers don't allow space for rest
 - 3) Employers arrange space if needed
 - 4) Yes there is a space allocated for me
 - 5) Others (_____)
66. Did you face any type of problem/harassment at your workplace **[Multiple responses, if the response is not 1]**
- 1) I didn't face any harassment
 - 2) Employers sometimes get angry with me
 - 3) Employers often get angry with me
 - 4) Faced physical harassment
 - 5) Faced mental harassment
 - 6) Faced sexual harassment
 - 7) Others (_____)

Thank you so much for your response

Survey questionnaire for Women Employer (WE)

Introducing DFS: Empowering Domestic Workers Concept Note for a Pilot Project

Consent of survey participants: You are invited to participate in the Baseline Survey of the Manusher Jonno Foundation (MJF) Project “Shuchona” Informal Domestic Workers in DFS. This survey is conducted by the Institute of Social Business (ISB) with a contractual agreement. The purpose of this study is to assess the access and usage of digital financial services of target beneficiaries and their interest/ requirement of digitizing their income. Identify potential employers who will be encouraged for digital payment to their employees so that the wage ownership of domestic workers is established.

There is no risk associated with your participation in this study. The information given by you will be used only for research purposes and will be kept completely confidential. Your participation is voluntary, you may choose to participate or not to participate in this research and you may withdraw your participation at any stage of the research.

A. Identity

1. Name of respondent: _____
2. Husband or guardian name of respondent: _____
3. Name of Thana (where she resides):
 - 6) Mohammadpur
 - 7) Mirpur
 - 8) Kollayanpur
 - 9) Keranigonj
 - 10) Kamrangirchar
4. Detail address (House #, Floor#, Road#, Block#, Thana, Post): _____
5. Address landmark (to find you easily for service delivery): _____
6. Phone number (personal): _____
7. Phone number (family): _____

B. Demography

8. What is your age (in years)? _____
9. What is your educational qualification?
 - 1) No formal Education
 - 2) Secondary
 - 3) Higher Secondary
 - 4) Bachelor
 - 5) Masters
10. What is your marital status?
 - 1) Single
 - 2) Married
 - 3) Divorced
 - 4) Widowed
11. How many years have you deployed Domestic Workers (DW)? _____
12. How much money do you pay every month to domestic workers (In Taka)? _____
13. How do you deploy domestic workers? **[Multiple responses]**
 - 1) Daily task-based
 - 2) Daily time slot based
 - 3) Full time

- 4) Resides with them (24/7)
14. What is your occupation?
- 1) Housewife
 - 2) NGO employee
 - 3) Bank employee
 - 4) Government employee
 - 5) Entrepreneur
 - 6) Other (_____)
15. What types of ID cards do you have? **[Multiple responses]**
- 5) Nothing
 - 6) National ID (NID)
 - 7) Birth registration
 - 8) Passport
 - 9) Others (_____)

C. Access to the mobile phone (Objective-2, Outcome-1)

16. Do you have a mobile phone (personal and/or family shared)? **[Single response]**
(If response =1 then jump to Q20; if response=2 then ask only Q17; if response=3 then ask Q18, Q19; if response=4 then Q17, Q18, Q19)
- 1) Have no phone to me or in the family
 - 2) Have a personal mobile phone
 - 3) Have a mobile phone in the family
 - 4) Have phone both personal and in family
17. If you have a personal phone, what is the type of that phone? **[Single response]**
- 1) Basic phone
 - 2) Smartphone
 - 3) Both types
18. If you have a phone in your family, what is the type of that phone? **[Single response]**
- 1) Basic phone
 - 2) Smartphone
 - 3) Both types
19. Who operates the family phone most of the time? **[Multiple responses]**
- 1) I myself
 - 2) Husband
 - 3) Son
 - 4) Daughter
 - 5) Others (_____)
20. If you do not have any personal or family phone, how do you meet communication needs (other people reach you, or you reach other people)? **[Multiple responses]**
- 1) Do not use a phone at all
 - 2) Neighbor's phone
 - 3) Relatives phone
 - 4) Phone shops near me
 - 5) Others (_____)

D. Access to and usage of Mobile Financial Service (Objective-2, Outcome-1)

21. Do you have a mobile bank account (in personal and/or family phone)? **[Single response]**
(If response =1 then jump to Q26, if response=2 then ask Q22, Q23; if response=3 then ask Q24, Q25; if response=4 then Q22, Q23, Q24, Q25)
- 1) Have no mobile bank (personal or in the family phone)
 - 2) Have a mobile bank in personal phone
 - 3) Have a mobile bank in family phone
 - 4) Have mobile bank both in personal and in family phone

22. If you have a mobile bank on your personal phone, what type it is? **[Multiple responses]**
- 1) bKash
 - 2) Rocket
 - 3) Nagad
 - 4) Upay
 - 5) Others (_____)
23. Who operates (password and money transaction) your mobile bank account in your personal phone? **(Multiple responses)**
- 1) I myself
 - 2) Husband
 - 3) Son
 - 4) Daughter
 - 5) Others (_____)
24. If you have a mobile bank on your familial phone, what type it is? **[Multiple responses]**
- 1) bKash
 - 2) Rocket
 - 3) Nagad
 - 4) Upay
 - 5) Others (_____)
25. Who operates (password and money transaction) your mobile bank account in the familial phone? **(Multiple responses)**
- 1) I myself
 - 2) Husband
 - 3) Son
 - 4) Daughter
 - 5) Others (_____)
26. If you do not have any personal or familial mobile bank, how do you/family members meet money transaction needs (sending money to relatives, or receiving money, purchase)? **[Multiple responses, if the response is not=1]**
- 1) Do not use a mobile bank at all
 - 2) Neighbor's mobile bank
 - 3) Relative's mobile bank
 - 4) Mobile bank shops near me
 - 5) Colleagues mobile bank
 - 6) Others (_____)
27. For what purpose do you or your family use a mobile bank (using any phone)? **[Multiple responses, if the response is not=1]**
- 1) Nothing
 - 2) Cash-in
 - 3) Cash-out
 - 4) Mobile recharge
 - 5) Bill payment
 - 6) School fees payment
 - 7) Pay salary
 - 8) Receive salary
 - 9) Receive business payment
 - 10) Receive payment from another income source
 - 11) Insurance payment
 - 12) Online purchase
 - 13) Others (_____)
28. How do you currently pay your domestic worker? **[Multiple responses]**
- 1) Pay her in cash
 - 2) Pay her husband in cash

- 3) Pay her relatives in cash
 - 4) Pay her MFS account
 - 5) Pay her familial MFS account
 - 6) Pay her relative's MFS account
 - 7) Pay her neighbor's MFS account
 - 8) Pay her suggested shop's MFS account
 - 9) Bank account
 - 10) Others (_____)
29. What do you think if you are requested to pay your DW's salary in her personal phone's MFS? **[Multiple responses]**
- 1) I will accept positively to pay in her personal MFS account
 - 2) I am comfortable paying in her familial MFS account
 - 3) I am comfortable paying in other's MFS account
 - 4) I am comfortable with cash payment
 - 5) Others (_____)
30. How much are you willing to pay MFS transaction costs to pay a salary to domestic workers? **[Multiple responses]**
- 4) I am willing to pay transactions cost
 - 5) I want the worker should pay the cost
 - 6) Others (_____)

E. Capacity and knowledge: Phone and MFS (Objective-3, Outcome-2)

31. What do you know/how much can you operate the mobile phone? **[Multiple responses, if the response is not 1]**
- 1) Nothing
 - 2) Can search contact list
 - 3) Can receive call
 - 4) Can make call
 - 5) Can check inbox
 - 6) Can read SMS
 - 7) Can write SMS
 - 8) Can send SMS
 - 9) Can play songs or movies stored on the phone
 - 10) Others (_____)
32. What do you know/how much can you operate the internet-based mobile apps? **[Multiple responses, if the response is not 1]**
- 1) Nothing
 - 2) Can make a video call
 - 3) Can play YouTube
 - 4) Can use messenger
 - 5) Can chat (text) using mobile apps
 - 6) Others (_____)
33. What do you know/how much can you operate the mobile bank account? **[Multiple responses, if the response is not 1]**
- 1) Nothing
 - 2) Can open it using a password
 - 3) Can check the balance
 - 4) Can send money
 - 5) Can pay bills
 - 6) Can pay for purchase online
 - 7) Can check statement
 - 8) Can operate MFS apps
 - 9) Others (_____)

34. From whom do you take help to operate a phone or mobile bank account in the family? **[Multiple responses]**
- 1) I myself can manage it
 - 2) My daughter
 - 3) My son
 - 4) My husband
 - 5) Others (_____)
35. Do you know, how to ensure the security of a mobile bank account? **[Multiple responses, if the response is not 1]**
- 1) Nothing
 - 2) Do not share passwords with others
 - 3) Do not respond if anyone asks for the PIN
 - 4) Do not respond if any unknown ask for sending money
 - 5) Log out after use
 - 6) Others (_____)

F. Wage payment and wellbeing of domestic workers

36. How did you hire your domestic worker? **[Multiple responses]**
- 6) Through another domestic worker
 - 7) Through relatives
 - 8) Through neighbors
 - 9) Through the middleman
 - 10) Others (_____)
37. Did you have to fulfill any conditions that were required to hire domestic workers? **[Multiple responses, if the response is not 1]**
- 5) No conditions I had to follow
 - 6) I had to pay money
 - 7) Others (_____)
38. Do you pay salary regularly/timely to your domestic worker? **[Multiple responses]**
- 6) Yes-Regularly
 - 7) No- Almost irregular
 - 8) Mixed- Sometimes regular and irregular
 - 9) I have lost some money to the domestic worker
 - 10) Others (_____)
39. Do you allow a space for taking rest of your part time domestic workers in your house? **[Multiple responses]**
- 6) No space in my household
 - 7) I can't allow space for rest
 - 8) I arrange space if needed
 - 9) Yes there is a space allocated for them
 - 10) Others (_____)
40. Do you allow a space for taking rest of your full time and resident domestic workers in your house? **[Multiple responses]**
- 1) No space in my household
 - 2) I unable to allow separate room
 - 3) I arranged a temporary space
 - 4) I arranged a dedicated room
 - 5) Others (_____)
41. Do you know anything about the rights of your domestic worker as per the law of Bangladesh?
- 5) I don't know anything
 - 6) I know to some extent
 - 7) I am fully aware about their rights
 - 8) Others (_____)

42. How frequently do your domestic worker take leave? **[Multiple responses]**
- 7) Once a week
 - 8) Once every month
 - 9) Twice per month
 - 10) Two times a year
 - 11) Need based
 - 12) Others (_____)
43. For what purpose do they take leave? **[Multiple responses]**
- 7) Weekly leave
 - 8) Completing family responsibilities
 - 9) For festivals
 - 10) Sick leave
 - 11) For visiting village home
 - 12) Others (_____)
44. What is your reaction when your domestic takes or request leave from you? **[Multiple responses]**
- 5) I get dissatisfied but grant leave
 - 6) I feel happy to grant leave
 - 7) They take leave without informing me
 - 8) Others (_____)
45. If your domestic worker takes leave to go home, do they come back?
- 1) Yes
 - 2) No
46. Did you pay salary regularly during COVID-19 lockdown to your domestic worker?
- 6) No- Almost irregular
 - 7) Yes-Regularly
 - 8) Mixed- Sometimes regular and irregular
 - 9) I have lost some money to the domestic worker
 - 10) Others (_____)
47. What problems did you face to pay salary regularly to your domestic worker due to COVID-19 lockdown?
- 9) I didn't face any problem
 - 10) I had to take a short-time loan to pay salary
 - 11) I had to delay some payment
 - 12) I had to face bad reactions from my domestic worker
 - 13) I had to reduce her salary
 - 14) I had to let her go for that period
 - 15) Others (_____)

Thank you so much for your response

Key Informant Interview Guide for Stakeholders

Introducing DFS: Empowering Domestic Workers Concept Note for a Pilot Project

Consent of participants: You are invited to participate in the Baseline Study of the Manusher Jonno Foundation (MJF) Project “Shuchona” Informal Domestic Workers in DFS. This study is conducted by the Institute of Social Business (ISB) with a contractual agreement. The purpose of this study is to assess the access and usage of digital financial services of target beneficiaries and their interest/ requirement of digitizing their income. Identify potential employers who will be encouraged for digital payment to their employees so that the wage ownership of domestic workers is established.

There is no risk associated with your participation in this study. The information given by you will be used only for research purposes and will be kept completely confidential. Your participation is voluntary, you may choose to participate or not to participate in this research and you may withdraw your participation at any stage of the research.

1. What are your views about wage payment to domestic workers over the MFS channel?
2. How to encourage MFS usage at both ends (DW and women employer) to enhance their empowerment?
3. What are the challenges that the project might face to introduce MFS in wage payment for DW? How to address those challenges?
4. How to address the cost of transactions for the sustainability of MFS use in this sector? What would be your suggestions???
5. How to address the gender gap in the use of mobile financial services for both DW and WE?
6. What role should the MFS providers, regulatory authority, and policymakers play to promote and enhance the use of MFS among women workers and employers?
7. How does the current labour law support DWs? What are the barriers to address rights of DWs legally and hold the employers responsible? What would be your suggestions to include DWs under labour law?

FGD Guide for Domestic Worker (DW)

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Information from part-time and full-time DWs should be collected separately because their work nature is different.

A. Participants’ basic demography [15 minutes]

B. Challenges and support requirements [60 minutes]

1. Searching and securing jobs/work :

- a) How do you find a job/what action do you take to find a job/work?
- b) What problems do you face to find and get a job?
- c) How frequently do you change a job and why do you change it?

2. Wage and expenditure:

- a) How do you receive your payment currently? Do you face any problem to receive your salary/payment?? What problems do you face in receiving your payment from employers?
- b) How to address those problems in receiving payment from employers, so that you will have full ownership of your income?
- c) What do you do after receiving your payment? Can you please share the journey of your money (from the day you receive it to the day of your next salary)

3. Wage transaction through MFS:

- a) What do you think/know about mobile money? What is your opinion if you can receive your salary through the mobile banking account?
- b) What benefits and challenges you would face if you adapt mobile banking?
- c) What capacity and support you would be needed to receive salary and pay for your regular expenses through the mobile banking account?

4. Empowerment:

- a) What is the current decision-making practice in your house about the income, expenditure, savings, purchasing goods, and property? What role do you play in money-related decisions?
- b) What problems do you face during decision-making about income, expenditure, savings, purchasing goods, and property? How do you address those problems?
- c) How to enhance your ability to have control over your wage/income, and savings practice? What obstacles do you face to save money (other than financial challenges)? What can be done to address them?
- d) What problems did you face to get/continue your work and receive payment, especially during the COVID-19 lockdown situation?

5. Problems related to domestic work

- a) What are the problems in domestic work and working as a domestic worker full-time time and part-time employee?

FGD Guide for Women Employer (WE)

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There is no risk associated with your participation in this study. The information given by you will be used only for study purposes and will be kept completely confidential. Your participation is voluntary, you may choose to participate or not to participate in this study and you may withdraw your participation at any stage of discussion.

A. Participants’ basic demography [15 minutes]

B. Challenges and support requirements [60 minutes]

1. Searching worker

- a) How do you find /what action do you take to find a domestic worker? What problems do you face to find a domestic worker?
- b) How frequently do you change them and why do you change them?

2. Wage and expenditure:

- a) How do you pay your domestic worker currently? What problem do you face paying the salary? How to address those problems in payment to employees?

3. Wage transaction through MFS:

- a) What do you think/know about mobile money? What is your opinion if you can pay their salary through a mobile banking account?
- b) What benefits and challenges you would face if you adapt mobile banking?
- c) What capacity and support you would be needed to pay the salary through the mobile banking account?

4. Problems related to the domestic worker

- a) What are the problems you have to face and address to manage domestic workers? Please mention separately about the full-time and part-time employee? How do you address them?
- b) What problems did you face with your domestic workers during the COVID-19 lockdown situation? How did you address them?
- c) What problems did you face to pay their salary during the COVID-19 period? How did you address those problems?

Case Study Framework

Domestic Worker (DW) and Women Employers (WE)

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Domestic Worker (DW)

- Participants’ basic demography: Name, age, literacy, marital status, monthly income, family’s income scenario.
- Background of participants: (why they had to get involved as DW in the first place, how did they get employment, how long do they work, how do they receive payment?)
- Problem or struggle (the journey of money after receiving from employers – before the next payment): Receiving payment, managing money, managing expenditure, payment to home districts, mode of payment (cash/mobile money), savings, purchase decisions, and the feel of ownership of her income.
- Solutions and actions she takes to address her struggle in receiving and managing wages.
- Result and conclusion: What is her concluding note about managing her wage in MFS with full ownership?

Women employers (WE)

- Participants’ basic demography: Name, age, literacy, marital status, monthly payment for DW.
- Background of participants: (how do they deploy DW, how long she’s had DW, how do they pay to DW, source of income?)
- Problem or struggle: What problems does she face to pay money to DW? How does she overcome? Especially during COVID-19 lockdown
- Solutions and actions she takes to address her struggle for payment.
- Result and conclusion: What is the concluding note about MFS payment to DW?

Annex II

FGDs are conducted with Domestic Women Workers

SI.	Category of FGD Group	No. of Participants	Location	Partner Organization
1.	Domestic Women Workers	9	Salam's house, 7 No. Balurmath Slum, Mohammadpur, Dhaka	BILS
2.	Domestic Women Workers	7	Akter Banu's House, Panchdona, Keranigonj, Dhaka	SHOHAY
3.	Domestic Women Workers	7	Sabuj Miah's House, Kholamura, Kamrangirchor, Dhaka	SHOHAY
4.	Domestic Women Workers	7	334/8 Hawai Goli Khokon's Slum, Goran, Khilgaon, Dhaka.	Nari Maitree
5.	Domestic Women Workers	7	Talab Camp, Mirpur, Dhaka	Breaking the Silence

FGDs are conducted with Women Employer of Domestic Worker

SI.	Category of FGD Group	No. of Participants	Location	Partner Organization
1.	Women Employer of Domestic Worker	6	Babul Hajee's house, Panchdona Keranigonj, Dhaka	SHOHAY
2.	Women Employer of Domestic Worker	6	Rasheda Khatun's House, 100 East Goran, Khilgaon, Dhaka	Nari Maitree
3.	Women Employer of Domestic Worker	6	Badshamia House, Kamrangir Char, Dhaka	SHOHAY
5.	Women Employer of Domestic Worker	6	Parul's House, Mohammadpur, Dhaka	BILS
5.	Women Employer of Domestic Worker	6	Rupa's House, Talab Camp Mirpur, Dhaka	Breaking the Silence

KII with Different Stakeholders

SI.	Name and Address of Key Informants	No.
1.	Ms. Shamima Sultana, Upazila Women and Children Affairs Officer, Keranigonj, Dhaka	1
2.	Mr. Md. Jahir Uddin, City Social Welfare Officer, Dhaka City.	1
3.	Representative of Financial Inclusion Department, Bangladesh Bank, Dhaka.	1
4.	Ms. Meherun Nesa, Elected Women Councillor, DNCC, Mirpur, Dhaka.	1
5.	Ms. Mrs. Evelina, Project Coordinator, SHUCHONA project, MJF Dhaka.	1
6.	Ms. Nazma Yesmin, Director, BILS & Member Secretary of 'Domestic Worker's Rights Network', Dhaka, Bangladesh.	1
7.	Ms. Gita Rani Adhikari, Socio Economic Empowerment Specialist, OXFAM, Dhaka, Bangladesh.	1
8.	Ms. Humayra Begum, Present of Women Domestic Worker's Rights Network', Mohammadpur Zone.	1
Total Kils		8

Case Study of Domestic Workers

SI.	Name and Address of Case study workers	No.
1.	Ms. Nasima, Kamrangir Char, Dhaka	1
2.	Ms. Kamrun Begum, Talab Camp, Mirpur, Dhaka	1
3.	Ms. Bibon Begum, Mohammadpur, Dhaka.	1
4.	Ms. Jesmin Akter, Panchdona, Keranogonj, Dhaka.	1
5.	Ms. Aroti Rani Das, Goran, Khilgaon Dhaka.	1